

THE PRACTICAL FISHMONGER AND FRUITERER



BY W. RICHARDSON

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THE
PRACTICAL FISHMONGER
AND FRUITERER



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After F. Wheatley, R.A.

"NEW MACKEREL! NEW MACKEREL!"
(From "Cries of London.")

THE
PRACTICAL FISHMONGER
AND FRUITERER

BY
W. RICHARDSON

PRESIDENT
ASHFORD CHAMBER OF COMMERCE

VOL. II



LONDON
VIRTUE & CO.
7 CITY GARDEN ROW, CITY ROAD

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THE PRACTICAL FISHMONGER AND FRUITERER

CHAPTER I

ADVERTISING

IN the first volume the form and method of advertising suitable as a preliminary to opening a new business were discussed and dealt with. It now remains for us to handle the subject as a whole, and to trace its effect upon all industry and commerce, and more particularly its bearing on our own, the fish and fruit businesses.

Publicity.

When you interpret the word “advertising” as meaning this, it will be seen at once that the art which in our day has been elevated to a science is as old as mankind.

A World-old Science.

With guile and wile compact was the advertisement that at the dawn of history changed the destiny of mankind. The modern fruiterer has been taught that if he would continue to trade successfully he must say that of his wares which in no wise deceives; the apple that is as ashes to the palate must not be proclaimed as the fairest fruit of earth.

As civilisation spread, the need for publicity extended also. The man who made bows and arrows best soon realised

that it was better business to confine himself to the craft and to barter for the sandals which he was clumsy-handed in preparing. The over-production of his warlike implements demanded an outlet that could only be obtained by advertisement.

The *cry aloud* of the Hebrew was handed down and continued by the Greek and the Roman; amongst the latter—it may be interesting to record the fact—the hawker cried his own goods. The Greek, however, appears to have been the first in modern history who added writing to the calling—a method which, by its usefulness, doubtless led the Roman to follow suit.

Libelli.

The bills, called *libelli*, were used in the main for proclaiming the sale of houses and estates, for run-a-way debtors (there is nothing new under the sun), and for articles lost and found.

The walls of Pompeii, unveiled in recent times, disclose the painted, scratched, or scribbled notifications as they existed when the city was overwhelmed by the lava of Vesuvius in 79 A.D.; and the tombstones of Rome—one with its portrayal of a case of fowls, proclaiming the interment of a poulterer—adventure further than the mere modern, with whom it would be considered indelicate and bad form to indicate the business of the deceased in a manner calculated to appear as an advertisement, although we remember the

“Obedient to the heavenly will
The wife keeps on the business still”

of the pushful relict of a trader.

The Crier.

The public crier, however, has been an institution through all degrees of each civilised nation's advancement until to-day. In France there was a well organised body of men to whom a charter was granted in 1141 by Louis VII. enlarged by

statutes obtained from Philip Augustus in 1258, mostly, however, relating to, and employed in, the crying of wine, "the good wine of Soissons," which gave opportunity to the storytellers and rhymers to link up fish, *poissons*, with their announcements because, perhaps, of the rhyme.

The host who, himself or his crier, proclaimed in the street—

"Ci a bon vin fres et nourel
Ça d'Auxerre, Ça de Soissons
Pain, et chat, et vin, et poissons,"

had his counterpart in London, according to honest old Stow, who quotes Lydgate's ballad of "London Lack-penny," describing the shopmen standing at their doors striving to gain the attention and the custom of the passer-by with vociferous bawling one against the other, the eating-house keepers in Eastcheap sorely tempting the almost penniless sojourner with their cries of "Hot sheep's feet, fresh mackerel, pies, and ribs of beef." Sad to tell, the Kentish man falls a victim to the lures of the taverner of the Popes Head on Cornhill, spends his last penny for a pint of wine, and "for bread nothing did he pay, for that was allowed free in those good old days," and so tramps home to Kent to write his poem for the delectation of the following centuries.

Printing and the Art.

The art of printing brought about a new condition of things, the possibility of making one message speak a thousand times; and the bookmen were not slow to avail themselves of the opportunity of publicity for their wares.

One of the earliest books published in 1500 on the Continent bids the public "Don't run away on account of the price, come rich and poor, this excellent work is sold for a very small sum."

The Advent of the Newspaper.

Advertising could not advance to any extent until the era of the newspaper. Writing was for the scribe, books were for the wealthy, and neither were for the ignorant.

The Renaissance of learning was to have its most successful exponent in the newspaper press, weekly at first and shortly afterwards, daily ; these together bore that part in the spread of knowledge which was to culminate ultimately in Education Acts and School Board institutions, whilst all was made possible by realising that Commerce needed the fillip that newspaper advertising could give it.

The First Advertisement.

This being so, it is useful to recall what is understood to be the first advertisement on record—that of Nathanael Butter, a bookseller and pamphleteer, which occurred in the *Weekeley Neves*, published first in 1622.

On the last page of the number for the 1st of February 1625, separated from the ordinary text by a line, and printed in italics, there is a paragraph telling of the publication of “An excellent Discourse, or book, concerning the match between our most Gracious and Mightie Prince Charles Prince of Wales and the Lady Henrette Maria, daughter to Henry the Fourth, King of France, etc. . . . with the lively picture of the Prince and the Lady cut in Brasse.”

The *Weekeley Neves* was quickly followed by *Mercurius Politicus* and *Mercurius Publicus*. In the issue of the former, dated 30th September 1658, there occurs a paragraph, a landmark in the history of our civilisation, advertising the introduction of tea.

“That Excellent and by all Physicians approved *China* drink called by the Chineans *Tcha*, by other nations *Tay*, alias *Tee*, is sold at the Sultanness Head Cophee-House in Sweeting’s Rents, by the Royal Exchange, London.”

It needed advertising too, one would think, seeing that despite the great difference in the values of cash it was sold in those days at from £6 to £10 per pound !

Cophee or coffee, chocolate, and tea, each were thus severally introduced to a new *clientèle*, the wealthy ones of England and the merchants of the city, within the space of some five or seven years.

The writer cherishes a complete copy of the *Mercurius Publicus*, issue No. 20, a weekly four - page news - sheet doing duty for the week between 14th and 21st May 1663, and in this number is published an advertisement, which has been wrongly declared to be the first on record, announcing the loss of a spaniel bitch spotted black and white belonging to King Charles II., concluding "whoever brings notice of her to the Porter's Lodge at Whitehall will be well rewarded."

As in opposition to this a fragment of the *London Gazette*, No. 63 from 14th to 18th June 1666, publishes "AN ADVERTISEMENT" thus :

"Being daily prest to the Publication of Books, Medicines and other things not properly the business of a paper of intelligence. This is to notifie once for all, that we will not charge the Gazette with Advertisements unless any be matter of State; but that a Paper of Advertisements will be forthwith Printed apart, and recommended to the Publick by another hand."

As far as is traceable this was the first notification to be headed "an advertisement."

From a sheet *The Daily Courant*, the first *daily* newspaper published, of 25th June 1718, is taken the following, a corroboration of the statement in the chapter on Billingsgate vol. i., that it was considered the port of and for London, the landing-place for goods of every description. "Landed at Billingsgate, in a cellar upon St Mary-at-Hill, a parcel of Herefordshire Red-streak Cyder in London-shaped bottles at 6s. 6d. per dozen, bottles and all. Sold by Abraham Skelton at the George, under the Piazza, at Billingsgate."

A few Examples of Early Advertising.

Possibly the most novel of these early attempts at newspaper work was the four-page *Collection for Improvement of Husbandry and Trade*, published by John Houghton, F.R.S., who assumed the position of personal intermediary between his advertisers and readers, taking up the modern position

of guaranteeing the advertiser, but usually with a slight reservation. We give an example or two:—

“If any gentleman wants a housekeeper, I believe I can help to the best in England.

“At the Civet-house in Newington-Green are Threescore Civet Cats with a considerable quantity of Civet to be sold: I can give an account of the prices of each.

“I want several Apprentices; Three or Four for *Apothecaries*, for a *Linnen-Draper*, a *Woollen-Draper* and several other Trades.”

Here, too, in this issue, Friday, 25th May 1694, is the publisher's critique of a book exposing the principles of the sect commonly known by the name of Muggletonians, a name that now only remains as one of derision, although at that time, and for a hundred and fifty years after, the following of the London farrier's son Lodowick Muggleton was a considerable one.

To the present day *habitués* of Billingsgate, perhaps the most interesting advertisement is the following:—

“At one, Mrs Parkers, in Crooked Lane, next the *Dolphin*, are very good Lodgings to be Let, where there is freedom from Noise, and a pretty Garden.”

Fancy Monument Yard and Fish Street Hill as being free from noise, and possessing anything pretty in this twentieth century!

The Advertisement Tax and the Stamp Duty.

In 1712 the tax upon advertisements and the stamp duty on newspapers was established. Swift in his journal to Stella of 9th July tells her, “Grub Street has but ten days to live, then an Act of Parliament takes place that ruins it by taxing every half-sheet a halfpenny.” The tax of 12d. charged on every advertisement in any printed paper, in addition to the stamp duty, had the result of reducing the announcements to zero for a time, although it does not appear that when the object for its imposition, namely the sustaining of a war with France, was removed,

that the duties were taken off—the normal course this of many, so-called, temporary taxations.

Indeed by 1832 the tax upon each advertisement in Great Britain and Ireland had risen to 3s. 6d. and 2s. 6d. respectively, reduced in the following year to 1s. 6d. and 1s., to be followed by total abolition in 1853.

Naturally the advertising science was held in check ; it cost in taxation as much to advertise for a kitchenmaid as to proclaim the sale of a great estate.

The removal of the stamp duty upon newspapers—it was a variant of this duty that was the cause of losing our American Colonies—in 1855 had the effect of stimulating a healthy circulation, and from thence onward the course of advertising was unchecked.

Probably an unrestrained and unaccustomed liberty degenerated into license, so that amongst the writers and thinkers of the day all advertising was looked upon as a degraded, if not degrading, method of selling goods.

Carlyle and Advertising.

Witness Carlyle's diatribe against the great hat, seven feet high, which perambulated London streets—"the topmost point as yet to which English Puffery has been observed to reach."

"The Hatter on the Strand of London, instead of making better felt hats than another . . . has not attempted to *make* better hats as he was appointed by the Universe to do, and as with this ingenuity of his he could very probably have done, but his whole industry is turned to *persuade* us that he has made such!"

It is probable that although lacking in wealth of invective we, too, would be as scornful if the man who *could* make better hats, let an empty puffery take the place of solid industry ; but it is a pity, nevertheless, that the dyspeptic philosopher did not inform himself as zealously concerning the philosophy of advertising as he did of the "philosophy of clothes," for the two themes would well

have worked together. The human clothes-horse, what is it but the unreal tricked out in tawdriness of attire, however ornate and brilliant it may be? And what is a hat, when devoid of the best workmanship, but a sham? and the sham cannot abide. Describe your untrue hat in dainty words and call all ingenious literature to your aid, and the result of your plans will disappoint you.

None understood this so well as Carlyle, and whilst he fulminated in wrath against all that was meretricious and unreal, he had learnt, as has the more modern trader and consumer, that the advertising which is mere puffery does not sell goods, nor will it build up a business.

Ruskin and Advertising.

"Tradesmen are beginning to find it difficult to live by lies of their own," wrote Ruskin in 1871, and one is not startled to find him a month later finding fault with the shrill-voiced vendor crying beneath his hotel-window, "Soles, three pair for a shillin'," coupling with the record his own decision never again to advertise any of his books, new or old.

Subsequently, however, we find this paragraph—

"Meantime, your newspapers being your present advisers, I beg you to observe that a number of 'Fors' is duly sent to all the principal ones whose editors may notice it if they choose; but I will not pay for their notice, nor for any man's."

In one of his works he falls foul of the fish trade, especially of the middle-man, tracing all the ills of the fishermen, and the evils of the public need for fish that could not be supplied, to that go-between and his doings, and the advertising man, the costermonger.

But the railleries of the two friends, Ruskin and Carlyle, however much they may have contributed to the downfall of the puffery of roguery, were not sufficient to stay the course of clean and honest advertising—advertising without which, in some shape or form, they would have utterly

failed to make the mark they did upon their times and generation.

The Economy of Advertising.

In modern practice the purport of advertising is the sale of goods, or rather the stimulation of sales that would otherwise be slow and lifeless. It has been contended that, expense of publicity notwithstanding, goods have a tendency to cheapen in proportion as the advertising is successful in developing their sale.

It is certainly true in all experience that a turnover of £70 is more economical in percentage cost of expenses than £50, providing the increase does not call for some big item of outlay, such as a horse and cart for an extra weekly trade of £1.

Inasmuch as advertising in one form or another is the only known modern method of announcing to the ignorant what is news, the modern equivalent of, and answer to, the ancient query, "How shall they know unless one teach them?" is not likely to be superseded or to be lightly set aside.

Advertising is either good or bad: if it is the latter, then for all practical purposes it ceases to be advertisement at all.

One object of this section is to instruct the reader as to what constitutes a good advertisement, to so inform his mind that instinctively he shall realise the "pulling" power or the want of it either in his own efforts or the published efforts of another.

Reminiscent.

The writer remembers the time when his advertisements were written for him by a leading firm of those days. The first of the series contained capable work, but it soon became evident that the writers did not understand the subject, were supplying material that had tailed off to mediocrity, and in despair the "stop" was put on with the resolve never again to advertise until the principles of the science were understood and the laws that governed it were mastered.

Help was sought from a leading exponent of the art in America whose advertising had been seen and appreciated. With true fraternal regard a budget of magazines was sent in response, and in them, for weeks, the writer lived, imbibing, not the printed matter, the written word, but the spirit and the life behind them.

The communicated fire, be it said, was of more value than many lessons in words and syllables, enabling one to achieve where dry-as-dust teachings and words, mere words, would utterly have failed to inculcate one single truth that was worth obtaining.

And whilst it ill becomes the man who is still learning to speak slightly of any whose duty it is to teach, yet it is his duty to bid the learner beware lest he imagine that a course of lessons, questions and answers, can make him a full-grown exponent of the art, an able man at the craft.

Some Samples of how not to advertise.

All telling is advertising of a sort, for not all advertising is *telling*, or will tell.

WY. WILLIE,
Snow sweeper,
Summer Row,
Sun Street

will probably attract attention if it cannot bring the business, but

JABEZ JENKINS,
Carpenter, etc.,
High Street.

Funerals conducted.

will probably fail in catching the eye even of the snowed-up passenger on the railway, who is bankrupt of other literature excepting the front advertisement page of the local *Eagle*.

A Hint to the Press.

It has always been a matter of wonder to the writer that the provincial press does not seek to make its advertisements as entertaining as its news. The Editor's hold upon his readers has been a steady one, but it has been challenged now for some years past by the great million-a-day circulations to the weakening of the connection; but let the local editor arise who will vitalise his advertising columns until they glow with the life of new news every week, and that organ will take on a new lease of life.

It would mean the employment of a first-class man who should be at the call of every advertiser, great or small, and if the advertiser did not wish his services they should be proffered, and the value of the services offered shown by demonstrating how much more forcible the advertisement would be when written with skill and knowledge of the art.

The "Small" Advertisement.

One does not set out to outline his work and duties, but take the simple announcement in the "Wanted" or "Goods to be Sold" column. You are mostly met with something like this: "Wanted, by next quarter-day, for a small household, a portable mangle, etc." The heading of the column suffices as a preliminary without burdening the paragraph in its opening sentence. Something after the following manner would be calculated to rivet the attention of the reader, who might possibly have such an article for sale, but is not scanning the column with the intent of finding a purchaser. "Mangle, portable, required before next quarter-day, terms, etc." All portable mangles

are designed for use in a small household, thus the words are superfluous and detract, by their redundancy, from the effectiveness of the advertisement.

The assistance rendered to the advertiser in such a simple item as this is of value to the paper itself. The mangle is more likely to be obtained, and the prestige of the column is enhanced thereby, and every local newspaper manager will concur that the index to prosperity is in the columns of small advertisements. The larger displayed-type advertisements are perhaps easiest for the newspaper's canvasser to obtain, but they come in the wake of the smaller-wants of the local reader.

This small matter is elaborated somewhat, because there is in it the essence of solid instruction for the man who is concerned as to the efficacy of his utterances by pen, or print, as well as an intimation to the newspaper-owner and editor from the man who sees things from the advertiser's point of view.

It is, perhaps, also a too common error to think slightly of the power of the small advertisement to the business man. He is, perhaps, pardonably wishful of appearing in larger type and print than is justifiable for his needs or his circumstances.

The Right Use of Space.

Improperly used space is comparable to a garden ill-kept; both have the appearance of neglect and incompetence, and, so far as value is concerned, it is the over-lord only who reaps it, and he were well advised to be without it.

Whilst comparing the advertisement to a garden we will go one step further, and say that cheapness is potential dearness, that, as is true in buying in the markets, not what you pay, but what you receive for what you pay, matters.

An advertisement was placed by the writer in one of the touching - the - million - mark dailies; the replies paid. Amongst the applications for the publishing of this small

paragraph advertisements—these are always received as the result of being seen in advertisement-print—was an offer to insert the same at a very low figure in a ring of papers, total circulation prodigious; from these not one reply came to gratify the advertiser, or to help to bear the cost of the printer's ink.

The rent of the garden may be cheap, but if the couch-grass above and the bear - bine below have claimed two feet deep of sickened soil as their right and their sporting ground, the garden will be dear though given you. The deep-loamed, well-stirred and cultivated soil will never be cheap; it can give a full return for the rent that is asked.

Buy your space as cheaply as cash can purchase it, but buy good space, and this, when rightly filled, will give a harvest in return.

But to return to the small-space advertisement. Let us lay down some cardinal rules.

Never say the Same Thing twice.

The 'prentice-lad of East Cheap or Cheapside in old days might stand at the door of the master's booth calling, "What d'ye lack," day in and day out, but having button-holed the probable purchaser, he had then some other tale to tell, and the stranger in the highways of London then, or now, is as "a passing show" that comes not this way again.

The readers of our local Journal, or the weekly organ, are always the same, holding to the creed of reading it upon a certain day as did their forebears, and the later ones, more critical than their ancestry, require that you shall talk to them and not attempt to fling in their face such a stale and stodgy statement as was outlined above.

Imagine for a moment a succession of folk filing to the front of the shop or counter, and is it even imaginable that the least able man in the business would greet them all alike with this: "Our fish is at the lowest possible prices;" or the following, of even less import to the buyer:

“I am fishmonger to His Serene Highness, the Prince of Mum-Plankton.”

Now if the trader could train a parrot, and, hanging his cage by the street-way, induce him to repeat these phrases as oft as a passer-by is seen, or a possible customer stays to look, then, it may be, the advertising publicity of the shop would be ensured, although the attracted crowd of small boys would be more nuisance than they were worth.

Take the item of sprats, small and insignificant as they are, and let us see what is possible with them in the small advertisement way.

SPRATS: These have come before their time, Lord Mayor's day, but are welcome to us and to you. 2d. per lb. the price.

Small bars of glittering metal, bright as silver; such are the Sprats we are selling to-day at 2d. per lb., straight from our own coast, only eight miles away as the crow flies.

On the grid is the best way to cook a Sprat, but he must be as fresh as the dawn. 2d. per lb. the price at 16 High Street.

A Sprat needs to be dished up piping-hot, your feet upon the kitchen fender for preference. The best of Sprats are the worst of food when clammy and half-cold. Ours are as fresh as the day. 2d. per lb.

Were Drift-Sprats 3d. each and Red Mullet 1d. a score, the latter would be tossed to the poor. The richest food possible is the Sprat, but is always at a poor price. 2d. per lb. our price.

The text-books call him *Clupea Sprattus*, but simple SPRAT is good enough for us. And he is good, never better than now, and only 2d. per lb.

In some countries they would put a dozen in a tin can, call them sardines, and charge you 6½d. We sell you 1 lb., 30 fish, for 2d.

If the Sprat is too rich when grilled or fried, then try him soused in vinegar—a delicate morsel for those who like him so. 2d. a lb. the price, vinegar extra.

The Sprat is an uncertain fish, here to-day and not again for a week. Better take the present opportunity, especially as the price is only 2d. for 1 lb., about 30 fish.

You may not like the Sprat, but give your better-half a treat for once. It will be appreciated, and the cost to you is small, 2d. per lb. only.

Here, then, are ten paragraph advertisements, all designed to exercise some effect upon the purchaser of your wares; one string or tune will not rouse a responsive melody in every soul, and one form of telling is not applicable to every reader or hearer.

Cheapness appeals to some, the food value to another, a prompting as to another's likes will capture a third, a suggestion as to how to cook will interest a fourth, a fifth may realise that the fault was not in the sprats but in the greasy, messy way they were served up; the comparison

with a dear and never get-at-able fish will show that the poor man has not always the worst of things, and contentment may serve to lead them to your store.

A simple fish, the first that came to the writer's mind, simply treated, dealt with in such a manner that the man who will study, not the words, but their underlying sense, should be able to go and do likewise.

In quite another vein there is given below a series upon an entirely different subject, one that is the most difficult of all to handle.

Touting at the street door when death has passed the threshold savours of the ghoulish and the vulpine, but the flowers have their message and their loveliness always, and it were hard if they could not be pressed into the service of the buyer as well as of the seller.

As to the fitness or otherwise of these following small paragraphs, the reader shall be the judge.

YOUR sympathies are ever with the sorrowing, and the flowers that you send are Nature's assistance to you. Let us assist also by making them up for you.—BROWN, High Street, Halifax.

PANEGRYCS are out of date, but the floral expression of esteem is always welcomed. However simple you wish the wreath to be, BROWN, High Street, Halifax, will make it for you.

A MARK of approbation of the life well run. This is the purport of the floral emblem—wreath or cross. Send the order for it to BROWN, High Street, Halifax.

A TRIBUTE may be simply shown by the floral emblem. When you are sending one, BROWN, High Street, Halifax, will make it for you.

THE hero of the home. As worthy of respect as the Titanic stalwarts, and the flowers you send, in cross or crown form, BROWN will arrange.—High Street, Halifax.

APPRECIATION and regard. Words fail and wealth is useless, but a flower token is always expressive. BROWN can make it for you.—High Street, Halifax.

YOUR homage to a friend; and anything more expressive could not be than the wreath or floral token. BROWN will make it for you.—High Street, Halifax.

A MARK OF RESPECT. Such is the floral wreath you send. When sending, give the order to BROWN, High Street, Halifax.

ANYTHING more felicitous than flowers for the wedding cannot be. We will make them up to your order.—BROWN, High Street, Halifax.

BELLS of beauty and of brightness are the daffodils and lilies; fitting flowers for the bells—wedding bells. What a world of beauty their loveliness foretells. We would appreciate the order and please you with the making of it up.—BROWN, High Street, Halifax.

The Psychology of Advertising.

It is not our intent to deal with this phase of advertising after the manner of the hard word with which the

section is headed, and that the ground may be cleared of heavy top-lumber the meaning of the word is given, according to a modern dictionary: "The science which classifies and analyses the phenomena or varying states of the human mind." Human is perhaps superfluous in the analysis seeing that the mind, the reasoning faculty, is common to man alone, and differentiates between him and all other forms of life,—instinct? yes; but reason—no.

The successful advertiser needs, then, to understand something of the workings of the mind, workings that are common to all, workings that are peculiar to the class he wishes to reach.

There may be sympathy and regard in Mayfair for the methods of the Salvation Army, but the big drum and shrill voice will work miracles in Bow. The advertiser must be a student of the public, his public for whom he would cater. One of the fortunate few, he may be born with this seventh sense developed, intuitively knowing the points that can be used as forcible argument, or, realising that without this extra sense his labour is in vain, endeavours to acquire it as when at school arithmetic and grammar were "swatted in."

An entrancing study—for the man who has an affinity for the subject—it is still true of it, as of genius, that it consists of one part inspiration and nine parts perspiration, and he who would successfully run his course through its abstruse points must have heart for his job and labour for his delight.

Some Essentials of Success—Interestingness.

To impress a subject upon the reader, one must first be interesting, and the harsh, hard, and bald facts of any subject cannot appeal to any other than the severely technical; only to such as these can they be interesting in any sense of the word.

The advertiser needs, therefore, more than a speaking acquaintance with his goods; it should be a point of honour

with him to accumulate all the knowledge, oral and literary, that he comes into contact with.

Failing modern works, an out-of-date encyclopædia — and these are a drug upon the market — will give him scraps of information, the result of research and of knowledge that will add to the trader's own stock and be esteemed by his readers always. The subject matter may be good, but the lay mind gapes and yawns when the dry-as-dust hodge-podge is handed out, be it sermon or advertisement.

To arouse Desires.

Discontent is of the divine, perhaps even more so than content, and the mind that is in man is always seeking other things than it has, mostly from a physical point of view, it is true, and the desire after possession is greater oftentimes than the rapture of attainment.

Here, then, when rightly understood and applied, is one of the strongest forces that can be called in aid.

The seller of bicycles needs to depict the possibilities that open out before the rider, when his mount makes him free to all the roads in the country, free to look upon scenes in nature that would exhaust his walking power to reach, free to wheel from seaboard to seaboard, earlier than the lark to greet the dawn that strides athwart the sky, or from some lone hill-top view the final phase of day.

Relatives and associates are now no longer at circuitous distances to be reached at fixed times by the ruling of an arbitrary time-table.

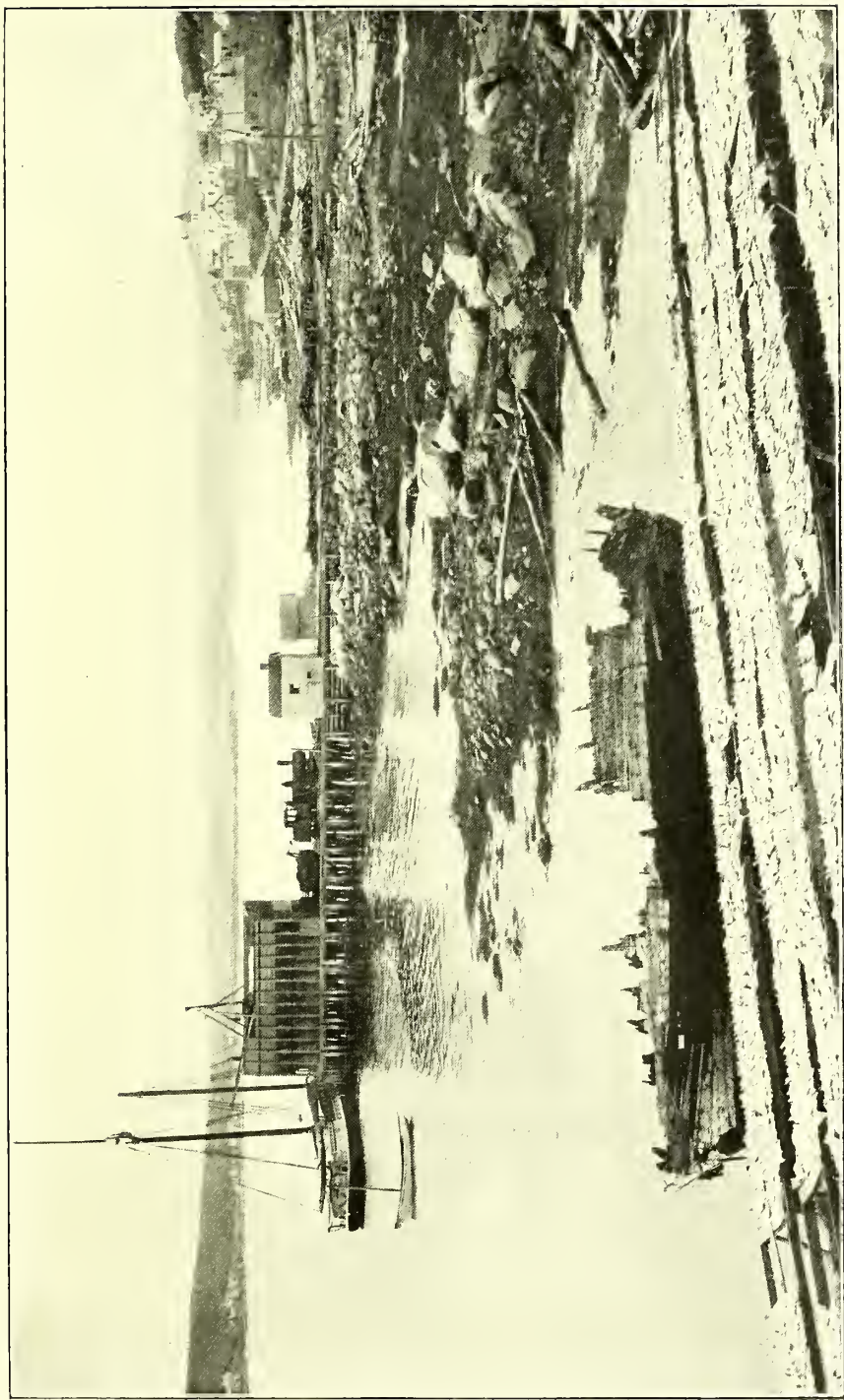
Living in town has lost its sameness, and living in country loses its tameness.

An hour's journey by foot becomes an easy ride of twenty minutes, with economy of energy and time.

True that one or two of these items have become the truisms of daily life, but none the less they are valuable for use, pointing the moral afresh of the message that the advertiser wishes to reach its mark, a message that with ever-increasing force leaves the would-be purchaser helpless

in his dissatisfaction with things as they are, and content only when he secures the machine that is proffered him.

Similarly, one has read the advertisement of the zonophone or phonograph, in which the writer carries you from stave to stave, from line to line, until you seem to hear the crescendo of the last "Farewell, farewell," and the diminuendo of "The Anchor's Weighed." With skill and art you are carried along until the power of the pride of possession has seized you, and henceforth rest is impossible until the instrument is yours, and that one record at least is added to your treasures.



[By permission of the Secretary to the Office of the High Commissioner for Canada.]

FISH CURING, NOVA SCOTIA.

CHAPTER II

ADVERTISING—THE EXTENSION OF TRADE

WITHOUT a doubt this is the end of all commercial advertising, and to this end every effort is bent; the cases are indeed few where personal publicity or the ulterior motives take the place of the purely commercial intention. But trade will not always respond. It may be the advertiser is too sanguine or too expectant; it may be that, what to himself appears a very advantageous proposition, is an unwelcome one to the public.

The recruiting sergeant may consider the Queen's shilling an excellent inducement; the author of the latter-day advertisements, setting forth the advantages of a soldier's life, is himself enamoured of the prospect placed in front of the raw recruit, the glory of the field-marshal's baton that waits for every soldier; but unless the youth of the country is convinced that the prospect is brighter in the army than it is with him at the present, he will not be induced to join the colours, wave they never so gloriously.

Yourself enamoured of your goods and satisfied with your service—that is the condition of mind to be in; otherwise you will weary when the time for repetition comes.

And when does it come, or, rather, when should it come?

The writer remembers a resolve of his own when first placed in charge of a business in the ardent days of his majority, never to let a day pass without doing something, putting forth an advertisement of some description towards extending the bounds of the business, and he carried it out. Some direct effort, mark you. We are always making that which counts for effort of a sort, showing courteousness

to the least of our customers, insisting on a fresh fringe of parsley to our shop-front display each day, but, then, these are only the commonplaces of ordinary business.

A Mailing List.

What is a direct effort? It may take the form of a mailing list—names of surrounding folk whom you would be pleased to welcome as customers, or casual ones whom you would wish to turn into continuous ones. A selected number of these can then be written to every day until the whole list has been gone through, or a price list sent forward in similar fashion.

There are very few businesses apart from those on a purely cash basis where there is not *some* time or period of the day in which a letter can be dictated or written, or a clerk can make a fair, clear, clean copy of a list and post it.

A Daily Effort.

The decision to make an effort, however small, on each working day of the year means some three hundred efforts all told through the year, and there is not any business but that would respond to the treatment satisfactorily, and for an outlay that would be infinitesimal; and when once accepted as routine and a tradition of the establishment or of the office, it would come as easily, and be looked forward to as regularly, as putting up the shutters, or making up the cash for the day.

Not one percussion breaks the stone, or very rarely; it is the reiterated tapping, the continuous jarring that splinters particle from particle and makes the intractable subject amenable to the will and wishes of the breaker. In such manner persistence claims its reward and advertising reaps its harvest.

The extension of trade,—the retailer does not wish it to come in volumes, or in big battalions, it is most profitably handled when it trickles in a steady and continuous manner,

here a little and there a little, this "round" strengthened, that one added to, but each in such wise that no extra expense is involved, no extra over-sighting charges required. In fact, it would appear that the wisdom of the master mind is most clearly seen in seeking after trade along these lines, and if in any direction there is shown a decided weakness that way should strength and effort be thrown.

The Branch Doctor.

A business with many branches could hardly be found where each one is holding its way equally; there is the need for the branch doctor.

This man has to become cognisant of all the ins and outs of the branch, and the town in which it is situated; to him, for the time being, is given the supervisorship of all and everything connected with the weakling. His duty it is to devise plans and schemes for increasing the turnover, and, it may be, for cutting down expenses, where these, with wages, have outgrown the net profits of the business.

A system of thorough analysis has to be undertaken so that the root of the difficulty may be apparent, and this, when remedied, results in the branch shop in question becoming a contributor to the net revenues of the business instead of a sponger, an absorber.

Perhaps this item of business practice is not rightly placed in being dealt with here, nevertheless it will point the moral that weak places have to be sought out, have to be strengthened, and that when the weakness is shown to result from a lack of trade in any one direction, in *that* direction the trade must be sought, and advertising may be the only remedy that remains in the master's hand to use for the purpose.

Without knowing the particular district and class of folk to be approached it would be difficult to draw up a series of advertisements that would apply with sufficient appealing force.

One method the writer has found useful is as follows : Write or have written a series of envelope fillers and get them printed on a stout paper or pulp card with sufficient texture and firmness to be easily handled. A regulation size would be such as easily fits the envelopes you are designing to use for the purpose.

Suppose a three months' campaign to be considered necessary, then you will require thirteen differently worded paragraphs. The name of each person whom you have marked down must be written on thirteen envelopes, one for every week and advertisement.

According to the district and your conveniences, they will be either posted or sent around in sealed envelopes for delivery by a responsible person.

The whole of the thirteen advertisements, or more if thought necessary, can be set up and printed upon one sheet, which the guillotine knife of the printer will cut into the right sizes afterwards, thus bringing the cost of printing down to a minimum.

Each paragraph can be, should be, enclosed with a simple border, plain or zigzag is best ; too heavy or too elaborated ornamentation of this feature is not desirable, however much the printer may like to see his decorative founts displayed.

In our third volume a short chapter will be given illustrating what is required in matter, type, and setting up.

CHAPTER III

THE STAFF

WITHOUT research one would be safe in saying that the word is Saxon, so expressive is it of all that the staff should mean to the business man—a part of the man himself, taking the strain which he is mentally and physically incapable of bearing, filling an office and a duty which it would be impossible for him to perform unaided.

Staff, not Hands.

One would be pleased to see and to know that no longer would the word *hands* be used in trade as signifying the human helper; it may be argued that the one is, at least, flesh and blood animate, whilst the other is a likening to a stick, insensate and insensible. Admitted, but one simile savours of the machine, the automatic, the other of helpfulness, trust, and reliance.

It might appear that the purpose of these pages is not to enter into definitions, but the writer realises that their mission is in fundamentals, those elemental facts which, rightly understood, make all the difference between a right and wrong conception of business life and its claims upon the individual.

Training for the Young Man.

Many will be the young men who will receive something of value for their early training from the study of the various sections and chapters which appeal to them in these volumes, but they will not gather anything of greater importance than this, that whilst they remain as

subordinates, discrimination between them and their fellows will be on the score of reliability alone.

A broken reed, who can abide it, or desire to have it about them? A staff which pierces the hand of the man, who would lean upon it? Is it not thrust away as a positive harm?

And as to whether an unfair proportion of young men cannot be classed under one or either of these headings we will not ask the captains of industry, but the men themselves.

To have the unsettled, unformed flightiness of youth with all its exuberance overflowing, is not a crime, but rather the heritage of health, the wisdom, as some one has said, "of a wise choice of one's parents." But reliability and trust need not, therefore, be a negation, neither is it necessary to exclude these qualities from the scheme of life, in however lowly a position that life may be lived.

How many of one's associates in business life as fellow workers would one choose voluntarily to be as staves upon which to lean?

And if the young man reader, summing up his fellows thus, would bring his own life and conduct to the same bar of criticism, he would need none other mentor.

The Horse-Power of a Day's Work.

Imagination plays many tricks with realities, but in nothing more than in fostering the belief that the services rendered during the day have used up the vitalities to the utmost, that the horse-power of the worker has been evolved to the very last ounce of steam. A comforting belief, truly, but rarely a true one. Note the zest with which the occupation of the evening has been attended, the physical alertness and alacrity which has distinguished the movements when freed from the trammels of the trade, and something of sufficient interest has aroused the faculties and possessed and absorbed the desires.

It is not suggested that business and the attendance upon its needs should leave the worker exhausted, mentally

and physically a wreck except for the recuperative effects following on every spare hour being spent in bed ; but between this extreme and the belief that the utmost effort has been made, there is a wide tract of undiscovered country, and he is the wise man who will seek to explore it.

Exploitation of the Worker.

But it may be contended that exploitation on one's own behalf is very different from exploitation by some one else.

"I owe nothing to myself," Andrew Carnegie is reported to have said, "but only to my ability to keep about me better men than myself," and to that we might add the obvious, "in their several departments"—an admission that the great men are great in so far as they are able to marshall their forces about them, and a reminder that the greatest are those who acknowledge the dependence. But it is also a reminder that these marshalled ones could not achieve on their own behalf, not until, first, they had learnt the ways of the leaders of men, until they had become equipped to stand, to move, to work alone. Exploitation, it may be termed, and as such become offensive to many latter-day slack-thinkers, to whom it should occur that they can only receive in proportion to what they give ; that not one effort is rightly made, not one exertion truly striven for without the giver benefiting from increased knowledge of himself, his ability, and his work.

This is the undiscovered country, this the exploitation that it is the life-duty of a man to engage in, and, if in the early stages, ere he has discovered himself to himself another shall use his abilities, whilst developing those abilities for him is not the so-called exploitation justified ?

The Other Side of the Shield.

If it is good to "speak well of the bridge which carries you over," then we are less than human if we treat aught than well those who are the means whereby

our dreams of commerce and of trade come true, and who help to materialise our wishes.

The men who count in science are those whose minds are a century before their time—such men as Bowman Lindsay, the Dundee gaol schoolmaster, who died in 1862, whose one room was laboratory, library, kitchen, and bedroom, but was lighted by electricity; passing rich on £50 a year, but sending wireless messages by conduction across the River Tay!

And the men of commerce who count are those whose conception is beyond their personal achievement, who can see far ahead of their fellows—and of themselves also—who command the services of men, harness, too, the forces of Nature that their dream, their vision-splendid, may not become a mere figment and a wrack of thought. Therefore is the employer indebted to the worker, plodding and slow-going, and even wayward though he may be.

The Craftsman's Tools.

The craftsman will produce but poor work with poor tools, but a better craftsman will give you finer work with poorer tools, and “the bad workman will not find a good tool” if we may credit the proverbial wisdom of our French neighbours to which we will append that saying used by Carlyle, “the tools to him that can handle them.” From all which it would appear that the master makes the man, and that being so, there should be forbearance and tolerance until the tool proves to be of counterfeited metal unworthy of the hand of the master workman.

We plead for tolerance, then, on the score of humanity, assured of this, that only so are the labour problems of the century to be amicably worked out.

A writer recording the abolition of the slave trade in the Colonies remarks that not for many years was freedom to dawn for the factory-slaves at home.

The conscience of capital has been aroused through the

nineteenth century, and has come to realise that it has its duties as well as its rights; and the student of affairs who traces the French Revolution, not to the days of Louis XVI., but to the age-long oppressions culminating in that outburst which was the awe of nations, traces, too, the labour unrest of the twentieth century, not so much to the conditions obtaining now, but to the unfair exploitation of human life through the bye-gone days of the commercial age.

The *staff* has its duties, also it has its rights, and these must be respected if in all ways the best returns are to be gathered from their labours.

The fact may not always be apparent that if a man could perform a task as well as you do yourself, he would probably be working for himself, and when the time shall come that his work is as good as his employer's, or perhaps better, he will no longer be upon the pay-roll of any, but striking out on his own account.

Some one avers that it is useless attempting to teach the employer, or to remonstrate with him, he is beyond it all; but the writer does not believe it. His creed is rather that evil is wrought from want of thought, and to the end that thought may be taken and profit obtained thereby, these paragraphs are written, sent forth in the hope that each reader, master or servant, will do his best to remove the suspicions and distrust, and their causes, which occasion unquiet and unrest.

CHAPTER IV

BOOK-KEEPING

THE art of book-keeping is comparatively a modern one, especially for the retailer. The system of double-entry dates back, it is true, to the fifteenth century, and is due to the inventiveness of an Italian—a native of the country from which came the ideas of commerce, bills of exchange, and, be it noted also, of bankruptcy.

International dealings, in which the transactions passed beyond the ken of the transactors, needed some record beyond the ordinary, but for the man of business, the details of which were known only to himself, the primitive method of the chalked door and the notched sticks sufficed.

The Score and the Tally-Stick.

“Paying the score” was the outcome of the custom to settle up when the twentieth shilling had been chalked. The other manner required two sticks, one to be held by the customer and one by the merchant; both were laid together, and the notches were cut on both to register the dealings between them, and down to the beginning of the nineteenth century the “tally sticks” were used in England for the exchequer accounts, answering the double purpose of receipts and records. Thus one is able to trace the wood through all its later uses, each stick answering to each, a running account kept by two people, and checked by both at certain periods.

The great development of commerce that heralded the railways, and was in part created by them, demanded some other less primitive and cumbersome method, and so we

find the simple day-book of the early-recording days of the nineteenth century giving place to more elaborate and more intricate forms of book-keeping.

It is customary to regard "book-keeping" as a fearsome subject, something needing tuition and much instruction before the fundamentals of it can be grasped, let alone handled in a satisfactory manner. But this fetish loses much of its horror and mystification when it is reduced to simple language in reply to the question "What is book-keeping?"

What is Book-Keeping?

The reply is: To provide that every article sold on credit shall ultimately be paid for and the money find its way into the bank; also, that all goods bought on credit shall be paid for when the account is due, and that the price at which they are bought shall be the price that is paid. Two simple propositions these, savouring little of the cabalistic and occult in which its professors have shrouded it.

But the age of mystery has passed and the days of simplicity are being slowly ushered in, and it is hoped that this section will, for many a retailer, result in his possessing a clearer knowledge of his business and his status, whilst at the same time "cutting out" some of the unnecessary details that prevent him getting at the heart of things, and that help to make life burdensome and onerous to him.

The Registering of Sales.

Perhaps the most constant and important items in the routine of the day's work in the average fish-shop are the booking-up of the goods that are sold, and the registering of orders that come in from customers over the counter.

Many are the ways of dealing with both of these transactions.

In some cases the order is written upon a ticket which is handed into the office to be entered into the day-book,

the ticket coming out again into the shop, to be placed upon the goods when looked up, and to serve for a guide to the foreman and the messenger, who in due time will deliver it.

In other establishments the order is called out by the person receiving it, the clerk enters it into the day-book and issues the ticket or tickets for the work to be put in hand.

In either of these cases there is a possibility of errors arising; the clerk does not hear, or was busy at the telephone, and the caller-out did not wait to see that the order was properly attended to; the ticket is not put out, or is lost, blown away, as can easily happen in an open-fronted and often draughty shop.

Mutual recriminations between clerk and shopman follow because the word "lunch" was not written upon the ticket. The shopman says, "I did," the clerk, "You did not say it was for mid-day," and between the two the order is either not booked, not ticketed, or the ticket is wrongly written. In any case, the result is the same, the customer is displeased and threatens, if she has not already done so, to take her custom elsewhere.

A series of experiences of a similar character in several shops led the writer to the conclusion that only one person should enter the order, and that one, as far as is practicable, should look it up, be responsible for the despatch of the goods, and in all be guided by the first and reliable, because the only and the original, entry.

It is only just to say, that the conclusion and acting on it has practically eliminated the trouble; there is the human element, of course, to contend with, the neglect to finish with one customer before commencing with another, and the consequent temporary forgetfulness; but this apart, the plan is as near perfect as can be.

Day-Book or Day-Sheet.

A day-book, however, is a cumbersome thing to have upon one's counter, and the essence of success is that the

record shall be made close at hand, and that it can be made whilst talking to the customer.

For this purpose a sheet of ruled paper has been devised, say 16 inches by 12 inches, ruled into six columns, for the particulars, with the necessary columns for cash, and ledger-posting number, where used.

This will necessitate the writer schooling his hand to make the writing legible, though small, otherwise the sheet will not hold out the day through, although upon extra busy days, week-ends, holidays, and so-forth, a supplemental sheet may be required.

The provision of a thick piece of cardboard upon a sloped wooden desk will give a "backing up" to the day-sheet, enabling it to be written upon in pencil with ease, whilst keeping it away from the counter with its soiling of fish and water.

Should the counter be provided with a three-tier marble-stand on which is displayed sausages and such like, room can be found for the sheet behind and underneath it, and thus valuable space is not wasted, although it would be difficult to know what there is about the shop that is of more value than taking care of the daily records.

A Duplicate Order-Book.

It is customary now for many businesses to transcribe a customer's order into a duplicate book, one copy forming the record for office purposes and the other for shop-work.

The only objection to this appears to be the possibility of the shop losing their "marching orders"; as far as the office is concerned, the consecutive numbering upon the duplicates would prompt the staff as to whether each one was accounted for, but for the shop, the ticket once lost, there is only the treacherous memory to prompt as to whether the order has been despatched or not.

Binding the Day-Sheet.

There is no need for the day-sheet to be copied out into a day-book, when, the shop having finished with it at

the close of the business, it passes into the keeping of the office.

If a margin has been left at the left-hand side the sheet can be filed away readily enough in one of the binding-covers, of which several makes are upon the market, covers which will accommodate three months' sheets, and thus, for posting purposes, and for reference afterwards as for daily work, the one original entry suffices. The shopman, or assistant, having made the entry, keeps track of the items until eventually, when the order is completed, a diagonal line drawn across it, notifies that the goods have been duly despatched.

If the old, and for many reasons unsatisfactory, plan is followed of sending out goods in a tray or basket, uncovered, it will be necessary for the foreman to write a ticket specifying the destination of the various items; if on the other hand, everything is wrapped up and shielded from dust *en route*, then the name or address can be written upon the papers in which the goods are wrapped—a method which prevents mistakes and errors in delivery.

Thus does our first stage in book-keeping eliminate some of the possibilities of errors both in the office and shop, and details a method that cuts away some of the unnecessary work and the expenses attaching to it.

Posting into the Ledger.

The second stage deals with the posting into the ledger, as it is termed, or ledgering-up, as some would have it.

“Should every item go into the ledger?” is a modern query that is apt to take away the breath of the trained book-keeper.

“Of course it should,” would be the reply. “Is not the ledger the depository of all the knowledge and all the detail of the daily sales?”

But the demand for simplicity challenges the assertion and declares the work unnecessary.

It has been found possible to devise a plan whereby each

entry of customers' goods upon the day-sheet is transferred to a duplicated bill kept alphabetically.

If the account is a weekly one, then the bill is totalled up at the week's end. A reference is made to the ledger to see whether at the moment there is anything outstanding against the customer; if so, it is brought forward and added to the total of the week's goods, whilst the value of the goods for the week is transferred to the ledger, and the gross totals of the ledger, and the bill, agreeing, the account is passed as correct. Thus, instead of the infinity of items appearing in the ledger, one total for the week, or the month, or the quarter, as the case may be, suffices.

It may be that a customer clings to the old form of pass-book, and, if so, the clerk must transcribe all the items; but it is possible to use stub guard-books of the size of the bills and paste each one into the book as it comes in to be made up, and in this manner there has only to be one copying out of detail instead of two. The duplicate sheet or carbon copy can then be placed away for safety, and reference if need be, its sequence number permitting of an orderly retirement and filing, this number being also entered in the ledger at the time of posting. This must not be omitted, for should a client assert that a bill has not been received, then a copy can be given, and the duplicate in your possession shown to prove that so far as the office is concerned, the bill was completed, and should have been delivered in the ordinary course.

An Importation from Canada.

A system embodying most of these ideas has come to this country from across the Atlantic where it has a large vogue.

The foundations of it are, first, the duplicate book, whose particular feature is that the under surface of the original is itself carbonised, but not until something is written upon it with a pen or pencil, thus breaking the texture of the black, will a mark be made on the underneath bill or invoice;

in this manner the loose leaf of carbon paper, always the source of some difficulty, is done away with: second, a series of large and rigid leaves pivoted at their back edge enabling them to be raised from the horizontal to the perpendicular, one or more at a time. When all are horizontal they take the appearance of an ordinary desk closed up.

Each leaf is divided into ten spaces, each space the size of an invoice taken from the carbon book; when a leaf of the register is lifted there are, therefore, twenty spaces visible, ten on the flat, or top-side, of the under leaf, and ten on the upright, or under side, of the top leaf.

Each customer is indexed and given a number, which number is always retained so long as they remain customers.

Assuming that the register is begun with the New Year, and that Mrs Aubrey de Vere is owing a week's account according to the ledger, the items of the account are written on the top sheet of the specially carbonised books, and this forms the bill which is forwarded to her; the duplicate is put into the register, occupying the space whose number has been allotted to her, and is kept in position by a neat but adequate spring holder, which does not obscure the bill itself.

When, again, an order is received from Mrs Aubrey de Vere, it is written upon an invoice-book in a similar manner; before the top is torn off from its fellow the register is referred to, and whatever amount is standing to the debit of the lady is brought forward. A total is made including the goods then bought; the completed account is sent with the goods, and the new duplicate takes its place with its predecessor on the register. Thus the order is registered, the amount owing up to date is arrived at, the ledger is rendered superfluous, and the clerical work is done up to the moment.

When cash is paid it is marked off the bill that is on view in the register, and thus the customer's account is

always showing in its final form ready for completion at any moment.

Some Advantages of the System.

The advantages of the system are many.

The work of overhauling one's debts is reduced to a minimum; move a leaf and the state of twenty accounts is seen at a glance. Every account is "live"; when a customer removes, her number is vacant until allotted to another.

There is no need to stay behind when the shop closes or fag away the hours of the rest-day wrestling with accumulated work. The expense for office staff is reduced to a minimum; if the master is working behind his counter, or he has intelligent and fairly capable assistants, the work is done as it comes along.

The customer receiving the account each time with the goods has an inducement, or prompter, to pay up, where otherwise the amount may grow too unwieldy to be settled without preparation, which may take a longer time than is safe.

It is claimed for the system that it reduces the amount of money necessary to carry on the credit side of the business by 25 to 40 per cent., and minimises also the risk of loss through bad debts.

The plan has been tried by various fishmongers throughout the country, and all would seem to be of one mind concerning its value to them and to their business, and where any of the difficulties here spoken of are acute, it would be well worth the while of the reader considering the system in relationship to his own needs.

The introducers claim the following as being amongst some of the things the system will do:—

Eliminate useless Book-keeping.

Prevent forgotten charges.

Prevent disputes with customers over their accounts.

Collect live accounts.

Act as an automatic credit limit.

Please old customers, and attract the new ones.

Furnish satisfactory proof of loss in case of fire.

Pay you a dividend of 100 per cent. on your investment.

From a fishmonger's point of view there are some drawbacks, and it is well to point them out.

The serving of fish means gummy, dirty fingers until cleaned, and safety demands that an entry shall be made simultaneously with the sale of the goods, otherwise the possibility of error arises at once and this is a difficulty that must be provided against.

Further, a pound of turbot being ordered does not necessarily mean that an exact pound will be sent, and if the fish is not cut at the moment of ordering, then both original and duplicate bills must remain intact until the weight as sent is known, and this, as a practical man knows, means trouble, especially if he is not working the register himself.

Possibly a triplicate form of book would provide the ticket that is the working guide for the business; the bill that is to be sent with the goods, presumably under cover to the customer, and the copy which is to be retained in the register as the ledger account.

Even more valuable and useful still, the system could be grafted on to the day-sheet plan already detailed, it being the work of a clerk to copy the day-sheet items on to the patent carbon books at certain periods of the day sending the one bill by the delivering messenger and putting the other into its stated position in the register. In this manner the best of both systems would be conserved and the end obtained be the more satisfactory in consequence.

A Question of Receipts.

Perhaps there is nothing on which the average person is more touchy or testy than receiving an account that is already paid and of which they hold the receipt, and any experienced business man will confirm that nothing is more

conducive to the permanent alienation of trade than the carelessly-kept ledger.

The public is not concerned as to the *bonâ-fides* of the trader, it is more ready to believe in his *mala-fides*; difficult also for it to believe that anything else can be the reason of an already paid account being sent out again except that the tradesman prefers being paid twice for his goods.

A certain element of carelessness must always be the cause of the trouble, and yet the human element is not anything if it is not faulty, so that as prevention is better than cure, experience has taught how to reduce the trouble to its smallest proportions.

For this purpose the carbon receipt-book is THE remedy.

Each receipt is consecutively numbered. Where the system of a petty cash-book is in vogue, and the items are transferred from the receipt-book for convenience in adding up, the consecutive number written, line after line, upon the open page ensures that each entry has been transferred. The actual amount written upon the customer's receipt is the amount that appears upon the under carboned sheet, and this, being transferred to the petty cash-book, must tally with the receipt given.

Practice has shown this plan to be far superior to the stub-end book, like a cheque-book, that is commonly in use, with which it may easily happen that the amount is not entered on the stub-end at all, or, being entered, does not correspond with the torn-out receipt given to the customer, with which all trace or record is lost.

Even with the carbon copy there is a possibility of error creeping in, but the original can always be turned to and the amount verified, and the dispute settled.

It may seem a large outlay at the commencement to pay 1s. for a book that holds 250 receipts, but a penny for 20 is not a big matter when any one of the twenty may be the means of preventing either the loss of a customer or the building up of a reputation for carelessness, if not worse.

To convey a perfectly clear idea of the form of a duplicate receipt-book such as is recommended, the reader will find below a portion of a leaf.

To suit the convenience of the trader it can be made to carry the number of receipts at each opening, two, three, four, five on a page as he may choose.

24996

Received of _____ 191

p.p. J. N. HOWARD,

WITH THANKS.

24997

Received of _____ 191

p.p. J. N. HOWARD,

WITH THANKS.

24998

Received of _____ 191

p.p. J. N. HOWARD,

WITH THANKS.

CHAPTER V

THE CARE OF THE CASH

WHATEVER the business may be, the class of business or its *locale*, the life blood of it is the cash itself.

Whether, with the Great Departmental Stores, it comes before the goods are paid for, or, with the smaller trader, trickles in, little by little, day in and day out, or materialises in larger bulks, as with a bigger credit system it is bound to do, still it is true to say that cash is king, perpetual and without end.

On the outgoing side the command of the cash is the command of the goods, and the man who possesses the power to pay will always have first call upon them. It is not altogether pleasing to consider that the material things of life are at the bidding of gold, are at the call of "the miracle of cash."

"The Miracle of Cash."

The philosopher may lament this; but on reflection he will remember that the origin of commerce, as distinct from barter, was in the coining of the first *pecus*, a token of tough bull-hide, by means of which the early buying and selling was completed.

Cash *is* commerce, and until the first coin was invented man had to exchange wares, as does the Australian Aborigine, carrying the tough greenstone, wherewith to make hatchets, hundreds of miles, and receiving in return red ochre to paint his body with, utility for one bartered for the beauty of another.

Commerce is cash, the touchstone which solves the value

of all, and therefore when our chapter is headed "The Care of the Cash" we are pleading for that which is the safeguard, the security, the foundation, and the cap-stone of all trading, great or small.

The proverbial lore of all nations is full of the incitements to take care of the pence, and it is, perhaps, beside the purpose of our writings, to urge the same commands, although it must be confessed that very many fail to realise the compound value of small sums carefully husbanded through long periods, sums that would not be missed and that mean only the luxury of an occasional extra cigar, or similar and equally harmless indulgence, denied.

Goods *are* Cash.

It will not be out of place here to insist upon the truism that "Goods are Cash." Upon the thorough grasp of this fact rests no small part of our profit and prosperity in these twin wasteful businesses in which we are engaged.

A Ha'penny on the Floor.

"There's a ha'penny lying there," says a master-man each time an S hook is seen lying upon the floor.

Every one would bend down to pick up the coin, none will regard the hooks, and they are swept away with the rubbish by the score, as witness the constant replenishment of the hook-box by purchasings when each season begins, and when the Christmas trade is upon us; and the fruit shop is as bad as the fish shop.

Upon the banker's counter each coin or pile of coins is accounted for with mathematical precision, and none expect otherwise, but wherein exists the difference between the banker's various denominations of money, and our salmon, cat-fish, sprats, or hooks?

Each article of goods is a coin of specific value, and to safeguard the destiny of each, compelling all to come to the till in the form of cash, is the end of all system and all business.

Goods are cash also, when looked at from another point of view, and if the master is regardless of this fact, the servant can hardly be blamed for being careless likewise.

Cash is Sacrosanct.

There is a type of morality that would not for the world, or for honour's sake, take one small coin from the cash-till, but knows no compunction, needs not to compound with conscience, when taking a bunch of violets, appropriating a haddock or a pound of sausages for breakfast. It would be heinous to touch the cash, but as for the goods—well, they are goods, and goods only.

It is strange the lengths to which conscience can be stretched so that one must not wonder if another variety of the same trouble is also only too common.

Not a penny would be wasted in buying useless, valueless things for the business needs, but with a light heart the bunch of flowers will be left starved of water, or the whiting be iced away on the Saturday night, gill, gut, and blood complete, to be taken from the ice box and sold for a song, or thrown away as useless on the Monday.

Goods are cash. Take care of the goods and the cash will take care of itself, is the modern equivalent of the proverb of Queen Anne's Treasurer, quoted above.

But the word "cash" is for the most part connected only with the money that should find its way to the recognised centre of the business, the employer's pocket, or rather his banking account.

Goods are cash, as we have seen, and the end of all system, and book-keeping is to compel the full value of the goods to come, sooner or later, sooner for preference, to the source from which they have to be paid for.

Cash—its Journey from the Customer to the Bank.

To protect the cash upon its journey from the customer to the till, and from the till to the bank, is an important

endeavour, to accomplish which many minds and brains have been employed and much subtle mechanism has been evolved.

The one-man shop is probably the greatest fount of carelessness in this respect. The proprietor serves every customer and takes all the cash. What need is there for him to systematise his dealings and his doings?

The paymaster can surely be trusted to pay himself and others; the filling of the purse and the clutching of its strings will surely be warrant sufficient that all is cared for as it should be.

A Mechanical Safe-Guard.

Admitted, there *is* force in the argument; there *is* sense in the logic, but even for such a man, the testimony of a mechanical device that cannot lie, that will not flatter, that knows not the weakness of forgetting, should be worth much to the present and subsequent conduct and history of the business, be it but a small dried fish shop in a suburban back street.

Cash as the Systematiser of the Business.

The taking care of the cash needs to be looked upon from two points of view each of equal importance, the systematising of the business and the prevention of dishonesty, or the compelling to honest courses.

A modern cash register reveals the number of cash customers that have been served, and the number of these is by far the greatest index to the grip that a business has upon the public.

By reason of fortuitous circumstances it may happen that the cash takings day by day through a certain period have been swollen beyond the ordinary, creating a record for the time of year, which record, when looked upon a twelve month hence, will suggest that the business is in a retrograde condition, because the height has not again been reached.

Such a season with a fishmonger might result from a glut of pheasants, with a fruiterer and florist from an inordinate number of wreaths sold, consequent upon the demise of several notable folk at close dates.

Where a well-organised staff of clerks exists, the cause of these excesses above the ordinary trading may be noted—they rarely are, however—and the actual number of cash customers served as taken from the sequence number of the cash register is therefore valuable, for not the amount that our customers spend is the index to our hold upon the neighbourhood, but the number of customers who spend their money with us.

Everything, and anything, therefore, that assists us in the endeavour to widen the circle of our trade must be sought after, and when found, used to its utmost.

An Inducement to Honesty.

To induce honest practices and courses of behaviour is yet another purpose of the register. Not that the most elaborate and complete of mechanisms can entirely prevent dishonesty or instil or inculcate a practice which rightly regards the difference between mine and thine. Not yet has the system of safeguards been evolved that can accomplish this.

“But that is not a complete check,” said the writer to a young and ardent register salesman, “supposing the money is never put in.”

“But your assistants will do what you tell them,” he stammered.

“If they would and did, then there will be no need to buy your machine,” was the reply, to which there could be no retort.

“Where, then, is the quality of honest dealing provided for,” it may be asked, and the reply is, “First of all in the publicity.”

Each item struck is notified by the sound of a gong and the amount taken is shown in full sight of all, from which

it follows that the busier the business is, the greater the number of people thronging the counters, the greater is the security and the assurance which it engenders.

Further, the register of modern type is provided with a ribbon strip of paper upon which each item of the day's transactions is recorded ; this ribbon is detached daily and forms a permanent record of the dealings of the day.

It is never known when one of the items may be called in question, goods that have been bought and complained about, alleged errors in change, goods brought back to be exchanged, over or under - charged and so forth. Each of these troubles may demand a scrutiny of the strip record later on, and when the assistants have allotted to them an index-letter, provided on the machine, thus fixing the personal responsibility for the transaction, it will be seen how the check works.

Always there is the risk or fear that something will happen ; a dishonestly inclined person will never know when a dissatisfied deal with a customer will jump up, as it were, and hit him, and thus the moral effect cannot be otherwise than beneficial, not amounting to a perfect control, it is true, but approaching very nearly to it.

An Uncommon Method of Checking.

The writer has come into contact with a plan that seems to offer the least possible chance of wrongful handling. The assistant in the shop is provided with an older type of machine, having the figures painted in as large and clear a type as is possible. Having served the customer he strikes the amount, the clerk in the desk, on the *qui vive*, notes the figures, takes the money from the customer, and strikes the transaction upon the office machine. At the close of the day each machine and the money should agree.

By this plan, the risk is certainly reduced to a minimum, it being necessary for a three-fold collusion, clerk, customer, and assistant, for jugglery to be successful.

Secrecy is the one necessary element to all wrong-doing of this character "Three *may* keep a secret if one of them is dead," says Franklin, and we may add if another one is dumb, but given three active minded folks, of otherwise divergent interests, one has all the security it is possible to obtain.

The Positive Side of a National Cash Register.

A further value of the register in its caring for the cash as opposed to the open-till principle is this that at the close of the day its total adder declares, "I *have* taken so much cash." Your concern, then, is to find the cash and verify the silent statement.

With the open till the gross amount of money is cast up, a deduction is made for the cash wherewith the day begun, ditto for any accounts received, an addition for the items of goods or expenses paid out for the day, and then, when all these conjurings are done, the remainder is said to be the amount of ready money taken, which it may or may not be. No possibility of checking a sale, no hope of tracing an account that is paid and is unentered and thus discouragements to trade arise and the blunders of carelessness, and worse, strike at the roots of success.

Some time since the author wrote the following essay and obtained a prize for the effort in an open competition, and as the values of a cash register—in this case the National Cash Register—are clearly and succinctly set forth, it is transcribed here.

"With the advent of the National Cash Register the retailer was enabled to pass at once from the negative to the positive side of his business, especially when considering the question of his daily takings.

"Aforetime he credited the customers' accounts with the amounts paid in during the day, dotted down—or did not—the petty expenses and then the amount remaining in his open till was called ready money.

“Equipped with the National Cash Register he is now able to affirm, *I have* taken so much for ready money, *I have* taken so much for accounts paid. I have paid out such and such items for petty cash; and the amount of difference, if any, is the measure of the correctitude with which the cash for the day has been handled. “Comes to the same thing,” some will say. By no means! Now you *know*; before, you *knew—nothing*.

“As to the assistant, the path is made easy for him in that many a stumbling-block is removed, and there is the further inducement to be *as careful of the employer’s cash as of his own*. He can give change more quickly than from an open till, he can be given personal credit for his alacrity and assiduity in making sales, and if opportunity invites to ill deed, then, here with a tell-tale ribbon chronicling every item, recording each transaction, the silent mentor warns, and the ill deed remains undone.

“The hub of a business is its cash, from it as centre strikes out each spoke that makes up the wheel, whilst the National Cash Register is the steel tyre that binds all into one progressing whole.

“Systematise your cash; induce order and method into your book-keeping; know where you are and what you are at. These things and others are possible when once you have purchased a National Cash Register—the machine that lasts a business lifetime. Then why not purchase it now?”

The Growth of Indebtedness.

In yet another way there needs to be a taking care of the cash if the best possible results are to be gained by our trading efforts. There is always a tendency for the debt list to grow in weight as well as length; there is always some one endeavouring to extend their credit, trying the trader out as to “how much he will stand them,” and precise, indeed, need the safeguards be that are set up to successfully counter this tendency amongst the slack payers on our books.

A ready method is to keep an exact record of the value of the goods sent out on credit day by day, week by week, and month by month, a like record also being set up of the amounts received for goods sold on credit—"amounts received," the shortest, neatest term for describing the column devoted to it.

The contrast of one column with another will give the actual condition of the credit trade, whether it has grown beyond the receipts, or receipts have exceeded the amount—the latter, the ideal condition, too seldom realised.

Whilst the goods - sold column remains the heaviest you are not free to spend any of the profits you may know that you have made; doing this is undoubtedly answerable sometimes for the under-financed condition of many a trader. The profit has been earned—his knowledge has been sufficient for that—but the fact that it is all out upon the books has escaped him, hence the trouble when some creditor wants money due to him and the profits have all been spent. Disaster is very close at hand, and, if escaped, it is more by good luck than good judgment.

Keep the columns at least level, weighted in the balance as equal weights, and look with sympathetic eye on any system, plan, or endeavour which will reduce the out-goings by increasing the in-comings.

CHAPTER VI

CAPITAL

IN these days the differences between capital and labour are always heard of, the two being considered as totally distinct, and certainly as having nothing in common.

What is It?

It would appear, however, upon due reflection that, fundamentally, both are one, for in response to the enquiry, "What is capital?" we are met with the reply, the truth of which is patent enough, "Many things."

It is money, brains, sinew, mother-wit, business acumen, craftsmanship, poverty of wants, character, an open mind, power of mental assimilation—these and every other quality that a man possesses, or rather employs, for capital ceases to be such when it is hidden from any cause, or is quiescent because of temporary burial.

It would be safe to say that never yet was man or woman of sound, sane sense born into the world but that they brought a capital with them, a capital that was more truly such than the millionaire's wealth awaiting the coming of age of the posthumous child.

It may be asserted that money works even as money talks, but the specie records of India prove that there are lakhs of rupees that never do either, being buried beneath the hearthstone *for safety*, fitting emblem of the talents that lie hid at home, the capital which men possess and do not use.

It is true, however, that money is the tangible outcome of the investment of other forms of capital, but this should not be a reason why we should confound effects with causes, mistake the outcome for the source.

Fish and Fruit as the only True Sources of Wealth.

Whilst we are dealing with the subject may I remind my readers of a fact but dimly guessed at, and perhaps seldom discerned. It is this, that we are engaged in the twin businesses that are the only true sources of wealth the world over, fruit and fish. The land and the sea, these have been producing and reproducing since the world was.

Ah, but gold !

Well, what is gold? Is it anything else than a counter wherewith we exchange the value of one product for another? And were it wealth—which it is not—you cut your reef of gold as you slice a cake, and there does not grow another crop to take its place.

It has an end, and in days to come some other token will take the place of this present standard of value, the Shibboleth of Chancellors of the Exchequer the world over.

We are entitled to whatever honour attaches to the fact that as seedsmen, fruiterers, and fishmongers we represent the handlers of the world's wealth to all time, the wealth which is the world's capital, reproducing itself as the years go by.

It is thus apparent that personal wealth consists in ability, and the accumulations or dispersions of the results of that ability should not cause us any heart-pangs or gnawing regrets whilst our ability—our capital—remains intact and the health and will to use it.

Here are a few thoughts that can guide us as an outcome of this statement of the case.

The Automatic Inflow and Outflow of Gold.

It is an axiom easily understood that capital will flow to the dearest-market.

In mediæval days many and stringent were the laws passed to prevent gold passing from nation to nation, but always without success; even in those imperfect days of

transit the actual gold found its way across the seas, braving the great dangers of uncharted waters, and to-day when Brazilian industrials or Chinese loans offer a better return for the use of the gold than consols at home, then consols will fall because no one, comparatively, will purchase them, the gold going abroad.

Should a new bank establish itself in your neighbourhood and offer you an overdraft at less than the established concern the latter will not keep the business.

The Capital invested in the Staff.

Apply this to the problems of the staff, and how will it work out?

The man's labour is his capital; he has increased its value by his skill, acquired, perhaps, at your tuition and in your service, but, having mastered the detail and become proficient, he asks a higher rate of interest.

You may not be able to afford a higher wage; then a competitor will have an opportunity, in your town or another, and ultimately the higher figure will be obtained, and rightly so.

Neither has the employer any grievance; it may soothe him to think that he has, but is he not always doing the like, and if not, then he has still to learn the rudiments of business.

The employer does not think of disturbing a mortgage for which he is paying $4\frac{1}{2}$ per cent. when the money is of more value used up in his own business and its extension, probably earning 10 per cent. under the control of his own hands, and the skill of the employee will not remain at his call and service when it has a higher value employed elsewhere.

The Use of Capital a Cure for Pessimism.

Great are the murmurs that rise in consequence of the complainers' want in some direction or another: the assistant, because he cannot hope to possess a business of his own,

being without cash ; the master, because he is not making headway, growing and extending as he should.

So common, indeed, are these complaints that these volumes will not fail to come into the hands of some whose pessimism is of the bluest order—pessimism for which there is no cure, not, at least, from outside.

The Capital of the Assistant.

No cure but from within. Has the assistant developed his capital? If he will read the synopsis only of these volumes he will find much food for thought, many things treated of that are the tokens of abilities that at present he is not aware of possessing.

Writing on a blackboard with chalk ; making tickets and placards that are legible and attractive ; writing a short, pithy advertisement ; able to correct an error in the ice-box or refrigerator's make-up—these are all items of capital which the willing assistant can acquire and, practising, command the value of.

The writer does not speak here of the manifold things that go to making an assistant. Some of these will be dealt with in their own section, but the matter is mentioned that the reader may be assured that as certainly as he has two arms wherewith to work so surely has he qualities that only need working or developing to provide him with capital sufficient for all his needs.

The Capital of the Master.

It would be difficult to deal with this in detail, but at the outset it is presumed he will not make the common mistake of the farmer who elects to take 400 acres and has not available cash sufficient for the half of it.

But his greatest capital is not in cash ; it is his knowledge of the goods he sells. It consists in replacing his stock in a wise and careful manner ; it is in the suave personality that he should cultivate ; in displaying his goods to such advantage that the customer may profit as well as himself ;

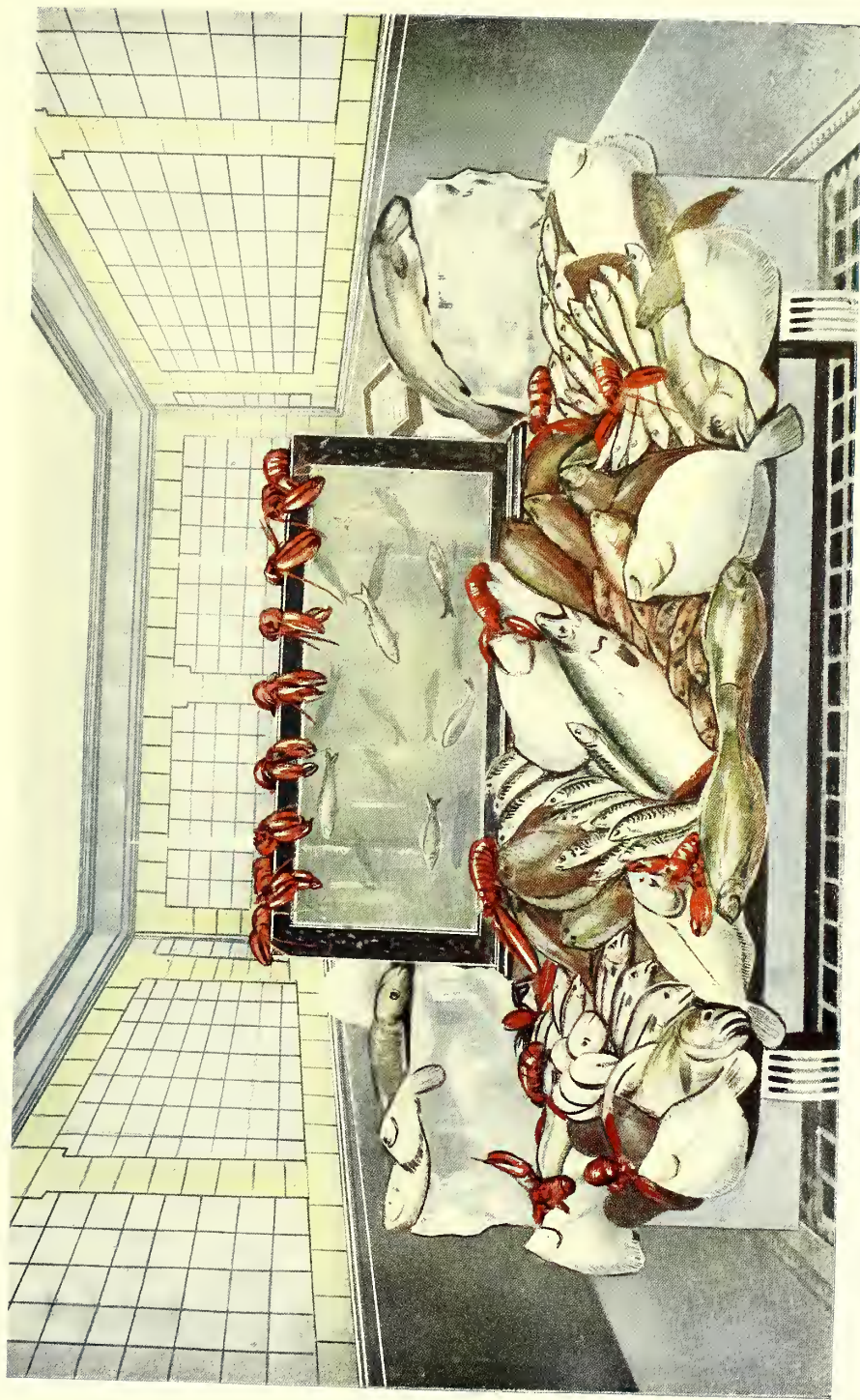
in spending less than he earns and never being above his business. It is—— But many lines would be needed to tell the whole of what it is, and without fear of contradiction one can assert that under ordinary circumstances should a masterman fail to advance, it will be for the same reason that the hidden talent failed to grow, the capital of the man was never given a chance.

Is this the place to remind the reader, the young reader especially, of the truism “that you cannot have your cake and eat it too,” that life deals not so hardly with the bulk of men but that at some period of their money earning days there is more than enough for the wants of the days?

But life is pleasant, life is joyous, and the heart is light. In some vague, indistinct sort of way it is realised that there is a to-morrow; there may be a cloud or two, there will be the means to weather the storms beneath them and then the disillusionment! The clouds are there for sure, but of weather-proof there is none.

The accumulations of the little were neglected, and the accumulated experiences were not treasured; and thus bereft of capital in both senses, there arises no Providence to temper the wind to the shorn and silly sheep.

Whoso uses his capital aright has no fear for the future, and whilst it must be true that the hewers of wood and drawers of water are with us ever, it need not be true that we be both or either, or, if it must be, then our wood shall be hewn as only a master-hewer can hew, the water be drawn with all the industry we are capable of.



DISPLAY OF HIGH-CLASS FISH IN BOND STREET.

By Permission of Messrs. Gilson.

CHAPTER VII

WINDOW-DRESSING

It is now some fourteen years since the writer, having become acquainted with the successful town efforts of America in this direction, introduced the subject of window-dressing to the Chamber of Commerce in his own town. After the little time necessary for a new idea to germinate, a committee was appointed to carry out the first effort of the kind in the United Kingdom.

There had been previously, in one or two towns, a trade display, amongst grocers in Glasgow for one, but nothing of a combined character had been either suggested or tried. The idea was entirely new to the traders of Ashford who were asked to compete, and, if the value did not dawn upon them immediately, it was hardly to be wondered at.

One valid reason for not spontaneously wishing to enter as competitors was that it was felt that the existing windows did not lend themselves to display, as indeed they did not; the provincial town of ten thousand people had not then realised that the cheapest investment for surplus cash was an up-to-date window for the better display of goods.

Perhaps another was that the lethargy of years did not take kindly to disturbance, and "what was good enough for my father is good enough for me," was consequently the temper and tone, if not the words, of the refusal.

Yet another bone of contention was that it was impossible to discriminate between a draper and a fishmonger, a butcher and a grocer; for in those early days prize funds were not so extensive that a grouping of trades satisfactory to all could be made. But this objection is hardly justifiable; a

clean window is clean whether it has a marble slab or a plate glass front, whether the outside sash bars are painted or polished, or the face of the stallboard finished with tiles or a wood-work facing.

In the original schedule as drawn up for the Ashford Chamber of Commerce the first column for marks to be allotted by the judges was headed Cleanliness, and with rare exceptions this has been adhered to by all the towns and districts (their name is Legion), who have since that day inaugurated window-dressing competitions and the further outcome and effort, known as "Shopping Weeks."

Cleanliness, however, in this connection should not take into account the blurred character of fittings or any shortcomings that result from the need of spending money, as distinct from the exercise of labour. For instance, a rod or bar whose dinginess could be improved by scouring should lose its owner a point, whilst any speckledness due to age which can only be remedied by replacing the fitting should not. To judge otherwise would be to penalise poverty as against wealth, and debar the man of small means from competing on equal terms with his bigger brother in trade.

The need of cleanliness has received a chapter to itself in our first volume, and the fishmonger who has mastered and lived up to its teaching there laid down will not have much to fear when the fateful day arrives, wherein his display is matched against the efforts of his fellows. For his comfort let it here be said that although he should have to compete with dry-goods men, the draper, the grocer, the ironmonger, all of them with himself in one great, composite class, he has an equal chance.

Especially is this so if he will test the condition of his slab, stallboard, and so forth, by the method of the blind man, walking around and seeing nothing, but passing the hand and fingers over and under slab edgings and facings.

Many men have "fallen down" from the highest number

of points which might have been theirs, because, whilst that which was seen was clean, the unseen had been slurred over, and the judge, using the sense of touch instead of the quicker and easier sense of sight, approximately penalised the offender.

The Value of Window-Dressing Competition.

It is not always apparent wherein exists the value of these competitions, or whether the purposes served by them are sufficient to warrant the outlay of time and thought that must be bestowed upon them both by the executive and by those who compete.

One is reminded of the reply of a country vicar who, approached by his Bishop as to the holding of a "Retreat" in the parish church, replied: "It is not a 'Retreat' we are wanting here, it is an earthquake," and one realises that what is most necessary to many men in business is not the slumberous placidity of a quiet life, but the upheaval which brings them face to face with the realities of a busy world of trade.

The writer realises that the era of window-dressing competitions has already seen the accomplishment of valuable work, but much remains to be done.

The upheaval, or, rather revolution, means the trader must take his stand outside his premises, as one of the public, and view the front in detail from blind-box and fascia downwards, and from pilaster to pilaster.

The result of this scrutiny will be to realise that the shop front consists of more than a marble slab, and that further, however smartly his fish designs may be worked out, and with whatever skill his goods may be displayed, these efforts are qualified if dust and grime disfigure the surroundings. Incidentally he will resolve that whenever alterations or improvements are carried out in the future these valuable adjuncts, or otherwise, to his shop shall be of such material that a damp cloth daily shall keep all externals as spick and span as the marble slab and shelves within.

Now this one effort alone cannot fail to be of value to him; he will no longer forget that the point of view of the public is a different one from his own, and this is one of the greatest advances that a man can make in his business knowledge: it is the key of many problems, and the window-dressing competition which leads to a man posing always before himself, his business, and its details, as seen of other men, possibly more critical and keen than he is himself, will not have failed in its purpose.

An Opportunity for Something New.

It is not always wise to be seeking after novelties, but the effort of thought which a competition induces leads a man to enquire, or reflect, as to whether something a little out of the ordinary in the way of goods to sell would not advance his prestige.

The day well advertised, as it always is, brings a crowd of people around interested first of all in the competition, and secondly in the displays the competitors make.

It may appear that this is a wrong estimate of affairs, but the writer has seen it tested, time and again, and always with the same result.

The Unsympathetic Trader.

There is a class of man who will always find fault with the work of his striving fellows, and bluntly refuses to take part in what should be the combined effort of all. He spends his moments pouring contempt upon the organisers and their scheme, but at the last moment relents so far as to dress his window and to polish up generally, but without entering his name as a competitor. Naturally, therefore, his window does not bear the gummed ticket or attached card which the association issue to the fighters, with the result that his display is disregarded entirely by the public, as indeed is only fitting and right.

At the highest he has sought to decry the efforts of those who work for the good of his town and the district, and

to avail himself of any benefit that may accrue from the presence in the streets of the crowd who have been drawn together by the unselfish labours of his fellows, and such a one has even been known, as the quintessence of selfishness surely, to distribute handbills on the streets, offering special cash inducements to purchasers on that day!

The novelty, or something out of the common, that the competing fishmonger has chosen to weave in with his show has therefore the advantage of being seen by the many, and arousing such enquiry as will lead to an accession of business in the article for the future, a legitimate and to be expected outcome, deserved by the trader and realised as the reward of his enterprise.

The Value of Effort.

Yet another effect on the trader is, that until an effort has been made it is not possible to know what the individual self or assistant is capable of. The wit and aptitude that was around him has been a revelation to many a man, of which he was all unconscious until the qualities were drawn forth at the bidding of the spirit of emulation, the English spirit that when put upon its mettle has developed its finer faculties and qualities.

There is no need to remind the reader of the fact that when once a master or man has attained to a certain excellence of workmanship they cannot again be as once they were. In as far as an advance has been made, further progress is rendered the more easy, and retrogression becomes unthinkable, if not impossible.

Realised Effort the Spur to Continuance.

And what is true of man is true also of the premises, a standard has been reached; it may not be entirely lived up to in the coming days, but the recession is not downwards to the same level and degree as heretofore.

“Why not do it always?” was the quickly-flashed reply of Andrew Carnegie from the slopes of Vesuvius when a

wire was handed to him telling of the doings and output of one of his captains of industry, and we know that some such thought, unspoken perhaps, possesses the mind of the onlookers and the passers-by, and human nature must be allowed for even in window-dressing competitions and the resultant conditions which they produce.

It is, however, true to say that where a town has once instituted the scheme, the windows in general have never gone back to their original state of neglect. The dust and the cobwebs have been banished for once and always, holes and corners which were the repositories of the flotsam and jetsam of business heretofore have been swept out, and instead there is to be seen over all a sweetened, wholesome look that has augured well for a healthy and steady increase of trade.

The Natural Outcome of Window-Dressing Competitions.

From this stage the next step is a natural and easy one. The mind of the trader travels forward to think how much better the display would appear to be, providing it was set in fairer surroundings. The art of the decorator has touched up the weather-beaten sash-bars into a semblance of betterment; and better this than naught else, the white-washers have been busy imparting a cleanly aspect to smoke-begrimed ceilings. But the education of the master has begun; he sees now more clearly the shortcomings of his out-of-date surroundings, and soon he is on the track of the new and up-to-date front, a tiled wall and tessellated flooring if he is a fishmonger, and premises arranged in such wise go to stamp him a man of progress and advance.

That this is the ultimate achievement and outcome of the window-dressing effort, the record of many provincial towns can vouch for, and now in these days when such heroic efforts are made by the large stores in London and the big towns, to capture the trade which the smaller man may be pardoned for thinking belongs to him, it is right that every endeavour of this description should receive the whole-hearted response

of the trader and the assistance, as far as such can be rendered, of all whose patriotism extends to their town, its business life, and its success.

Expensive Outlays Unnecessary.

Yet another reason why a competition should be supported by the trader is that he is not asked to put his hand deeply into the pocket for purchasing special wares for the occasion. Were this to become a necessity, naturally the smaller man would be ruled out, but the fact is he is asked to do the best he can with the goods he has. It is usually a *sine quâ non* that the goods displayed shall be such as are ordinarily used, or can be, in the business; also that the window-dresser must not be imported for the occasion. The competitor is, therefore, thrust back upon himself and the resources that abide in him and his staff. It will be readily seen that whatever result is attained, whatever standard of excellence is reached, the achievement marks a forward step for every one concerned.

The writer has known a first prize to fall to the lot of a small man with one window in a side street, showing a range of articles in which soap, soda, and candles predominated, the most unlikely materials, especially when compared with some of the big shops down town, with their wide range of goods, choice positions, and smart shop fronts.

Credit is handed out wherever credit is deserved, and whilst the public, judging superficially, would give the award to the bright, garish, and flashy display, the judges, chosen for their cool discerning character, will, in the exercise of their knowledge and experience, give honour to whomsoever the honours are due.

Some Rules of Good Display.

The question will arise as to what constitutes a good display, and what are the fundamentals that govern it. First, that the window-dresser shall do whatever he sets out to do; in other words, having a plan and disclosing it in his work he shall proceed and finish it.

The writer remembers a boot display, and as an illustration of his meaning, uses its teaching here.

The window was divided into two halves by a centre piece, the boots on either side being black and brown alternately, right boots on the right-hand, and left on the left-hand side of the centre. All the boots were turned slightly with their toes centreward, the black boots brought to the glass line, the brown boots withdrawn an inch or two, a pleasing effect being thus obtained in a simple manner. On the left-hand side, however, the brown boots were in alignment with the black ones, and to the eyes of the judges the effect was entirely spoiled.

The plan and idea of the window-dresser was obvious enough, equally obvious also that in a moment of forgetfulness or temporary carelessness he had departed from it, and the penalising in points had to be made accordingly.

To the public it would seem strange, perhaps unfair, that such a fine display, as it undoubtedly was, should be anything but "top notch," but the superficial and casual cannot contend with the trained, the reason perhaps why, when the public is called upon to register a verdict, such judgment rarely, if ever, accords with that of the men chosen for the task.

Another rule is to steer clear of flat, straight lines, or lines that savour of a regiment on parade.

A Fishmonger's Display.

In vol. i., page 152, will be seen a coloured illustration of a centre piece for a fishmonger's slab, star-shaped, built up of quite ordinary material.

The display is raised from the slab upon two box-lids nailed together for the occasion, and covered over with grease-proof paper.

The centre point of all is the old-fashioned device of a half turnip, with prawns fast and firm in it, their head-spike piercing the vegetable. Around it are ten mackerel, their heads raised and resting against the side of the turnip. Between the tails of the mackerel, in the shape of an

indented V are native oysters sloping towards the light, and on each a white-bait marking and emphasising the star-shaped edge. At the extreme edge of the board are herrings, the nose of each in line with the square of the display, and the head of each resting upon an oyster. This latter device helped towards tilting the herring forward, and as the fish were from a near-by coast, and were caught in-shore, the scales were mostly intact, and threw back the reflected light towards the onlooker.

It will be seen that the herring were chosen with care as to relative length and size, so that the ten points of the star could, with a radiating of the fish, penetrate into what would otherwise have been a tame and soldierly ranking of a common-place fish.

The extreme points of the star were made out with a surrounding bed of parsley carefully arranged, the curled fronds only showing, the untidy-looking stalks being hidden.

This latter is a point in display that is often overlooked, the parsley being usually dropped into position, with the result that the required effect is lost for the sake and want of a little thought, or the realisation that beauty has usually an inartistic side as a foil to its comeliness.

The dull and drab-coloured John Dory in front is set up with a line of whitebait, marking the extreme of the back bone, and against the sombre hue of the fish rises a heap of red prawns, surmounted by a ticket, which is necessary to give a touch of life and animation to the display.

In proportion as the detail, especially of a centre-piece, is elaborated, to that extent does it bear the unwritten message, "Not for Sale"; one ticket alone will break the spell, and this is the purport of the solitary price-ticket, that, apart from this consideration, would appear to be out of place, the ticket signifying that the prawns were 6d. per pint.

The theme of red introduced into the front group, and supported by the lobster on either side is repeated in the V-shaped gussets below the heads of the mackerel, and

again around the points of the star by the individual prawns, which the artist has carefully shown at the tail of each herring, a thin, red line which weaves all into one component whole.

The display is not put forward as a masterpiece of art, but as a sample of what it is possible to effect with simple and inexpensive material; there is nothing used but what the ordinary medium class shop always keeps on hand when the fish are in season together, and the simplicity of it may stimulate the thought and intent of the reader to try yet other combinations for himself.

Another Simple Centre-piece.

As a help in this direction the writer gives the following further word-picture, a photograph not at present being available.

A couple of box-lids, covered with grease-proof paper as before, or a board made for the purpose, 3 feet 6 inches long by 3 feet wide. Strike the centre line right down with black lead, and mark the exact centre of it. You want now to draw an ellipse, or oval, which is done by driving two nails into the centre line, each nail the same distance from the centre of the line; now tie or join a piece of string, whose length when doubled is about 3 inches more than the distance from nail to nail. Pass the knotted or tied string over the two nails, and with a pencil draw your oval by keeping the string always taut at the pencil's end.

Sort out some native oysters as nearly as possible of one size, and begin to work by placing their hinge-end up to the drawn oval line, but on the outside of it, naturally, therefore, the flat side of the oyster will slope downwards and outwards away from your centre.

Rinse some fresh herrings in salt and water, and place the heads upon the oysters, beginning at the middle of the board, where the fish should be exactly horizontal, nose towards nose, as it were, with the oval gap between them,

but so carefully placed that an imaginary line drawn from herring to herring would pass through the centre point of the ellipse. Now work downwards until both sides meet at the bottom, and then upwards till they meet at the top.

If the radiating of the fish is well done each one will be at right angles to the portion of the ellipse that it touches, and a line from it to its fellow across the oval gap will also strike the centre. The strength of the design will consist in the care with which this is done, and its completion will be an example of the law of unity in radiation.

Your oval centre will be sharp-sided, and when a tin of prawns has been emptied into it they will not flow over as they would have done had the thin edge, instead of the hinge-end of the oyster, been brought to the mark.

Cut a turnip in two and stud each half with prawns, spear-driven into the rounded halves, and place one at each top corner, but several inches away; for the two lower corners treat a parsnip, cut lengthwise, in the same fashion. That the skin of the vegetable may not be seen glaring between the prawns tear the small-fronded ends from some parsley and bury them between the prawns; the natural green effect showing up from below the red will give a heightened and added effect to the general appearance. The point of the parsnip should be towards the corners, the crown of it towards the centre. Around each half of the turnip use smelts in radiating form, the head of each slightly raised, and repeat the same effect around the parsnips in the two lower corners.

Between the tails of the herring that form the outside of the centre oval place a native oyster. This will leave a small triangular space from the vent of the herring downwards to be filled with a prawn, the spear and feelers tucked under the herring. Each oyster might be surmounted by a white-bait, but all should lie at the same angle across the shell.

Now fill in the remainder of your centre-piece with parsley carefully placed in position, and the widest beds

will be those on the right- and left-hand side. A red mullet or a trout, or even a mackerel laid lengthwise upon each bed—red mullet, for choice—will be a relief and a contrast.

Your centre board will not have come to the front edge of the slab probably. Upon this strip of the front slab place two half-dozens of mackerel, one pile at each side, heads inward and slightly toward the centre with one lobster, or three, between.

The reader, bearing in mind what has already been written, will probably have divined why we say *three* lobsters, *six* mackerel. The idea is that a heap of mackerel lying three upon the bottom tier, two upon the next, and then one, makes a more effective showing than if they were laid side by side, and the same holds true of the lobsters, two and one in two tiers respectively, being more prominent than if spread in single rank, especially when the centre of the front edge of the slab is being treated.

The centre bulk of prawns being well filled up, it only needs a prominent ticket placed in them and your display will be complete. Again, a very small outlay only is requisite, and the effect cannot fail to attract attention, whilst the time required to complete the design is insignificant.

A Warm-Weather Display.

It may be assumed that every trader is cognisant of sufficient knowledge to enable him to make a display of goods which will suffice for his ordinary needs during ordinary weather. The purport of these pages is to imbue him with greater desires, and therefore to make more ambitious designs, but the special treatment necessary by the advent of warm weather is not so generally understood.

To counteract the heat is the first step, and for fish there is but the one way, that of using ice in greater or less degree. The blocks of ice which are often used for the purpose give to the display an appearance of coolness, as refreshing, especially if a little greenery is also used in conjunction, as a breath of air from the polar regions. The broken ice

which is strewn upon the fish, and is more effective, appears cool and is cooling, so much so, in fact, that from the day in April or May, when spring actually passes into summer weather, the slab should never be without it.

It must be admitted that this use of ice is an expensive item, and one that the smaller trader is hard put to it to afford, but, if showing the fish is necessary to selling it, then it must be said he cannot afford not to afford it.

During the colder weather of winter he has probably used a raised centre-piece for his slab, mounting the fish upon board or box-lid, but this will not now be wise; wood in any shape or form is too good a non-conductor of heat, and therefore of cold, to be allowed in summer.

Probably also the flat fish have been bent into bow-shape, and some of the long fish twisted knot-wise, for the sake of contrast and variety; these practices must be discontinued, everything needs to come as close as is possible to the marble slab. The thawed water running from the ice over and through the piles of fish chills the marble slab also, and this being a good conductor of heat and cold, gives back of its coldness to the fish above it. For this reason it is unwise to use a great amount of bracken or any similar embellishment upon which to lay the fish during the heat of the dog-days; a little parsley sparsely tucked in and around the fish will be ornamentation enough. This does not imply that where blocks of ice are used stooks of fern or rushes, or armfuls of *green meat* cannot be used between them. There, indeed, is the proper place for them, as a background, and not as a bed for the fish to lie upon.

Poultry and Game in Summer Weather.

As the summer advances and the flies develop and they begin to plague—as they have done from the time of the Pharaoh onwards—against them the fishmonger must be prepared, for fore-warned is fore-armed. This preparation extends to the poultry and game also, for with these latter it is an all too common occurrence for a burst of

unexpected heat in April to find them hanging and on shelves, as was right and safe in March, but means losing the whole bunch once the heat strikes them sufficiently and seriously in April.

The wise and thoughtful man, whatever he may have done in the winter, and whatever his lack of accommodation has been during the cold weather, should be prepared with a receptacle of some sort immediately the first day of undue warmth arrives. It may be a counsel of perfection, but nowadays, when so many fowls come to us in the spring frozen, it should be possible to put them away, so that they may the more gently thaw out than if placed in the open air. The latter treatment is necessary if shortness of time compels, but if the trade is a trickling one and no better means exist, then each fowl should be wrapped in doubled grease-proof paper and placed in the ice-box, and if trade is very slow, or it is the week-end, and they will not be required for use or selling until the next week, then the covering of them over, after wrapping up separately, with a layer of broken ice will retard the thawing and add considerably to their life, be they chickens, black game, ptarmigan, or frozen pheasants, or partridge. Handled thus, these at least will be safe from the fly, and rarely indeed, however slow the trade, will the trader have to condole with himself upon losing a single bird, for, as is said of the seed merchant, the profit remains in the drawers, so it can often be said by the fishmonger of himself, "The profit? It is in what I do not sell."

The Fly.

But the plague of the fly to the fish is not so easily disposed of. During some portion of the day, the fish must be on show, and, unfortunately, well smothering it with crushed ice does not keep the *varmints* away, in fact, the damp attracts them, and this is a fact the public does not understand. The fly is ever thirsty, house-fly or blue-fly, and when they come to the fish it is the moisture they are after and not the fish

itself. "Where the bee sucks," heads a pretty piece of pastoral poetry, but none would be heeded who wrote of the sucking fly, neither would the writing reconcile any to his doings, however harmless they might be, therefore the fiat has gone forth, "Kill that fly," and where he cannot be killed, "Keep him away and at good arm's length."

How to beat the Fly.

But how? The writer has used a frame-work screen of similar shape to the frames which are used in the garden. The frame-work of the frame should be of small section oak, and so constructed that the front, facing the street, should be of glass about 9 inches high, the glass tacked or framed, or puttied in; on the top the framework should carry another strip of plate glass, 6, 7, or 8 inches wide, this, whilst extending the whole length of the frame parallel with the street, should allow the glass to be laid in position only, without fastening, and in convenient lengths.

This plan allows the passer-by to see the fish through the front glass, and also through the strip of glass at the top, which latter being loose, permits of being taken off to be cleaned, and allows the front glass also to be cleaned with the least possible amount of trouble.

To the bar which carries the inside edge of the top glass should be hinged a light frame-work which extends over the remainder of the frame, and this, being covered with mosquito or other netting, forms the door which must be lifted by the assistant, in this case from behind, when anything is wanted from the slab. The two ends, or sides, and back, should be covered also with netting.

It will be obvious that no form or measurement can be common to all slabs. Each has its own length, width, and slope or rake, and probably no two slabs in the kingdom are exactly identical, so that when the idea is grasped, the trader must give his orders to the carpenter, who will take the necessary templates and measurements, and work accordingly.

The amount of glass must be reduced to a minimum; anything approaching to a forcing frame will be out of place and militate against efficiency, whilst the greater the amount of netting used the more effective will it be.

It is not absolutely necessary to make one frame the size of the slab; a sectional method will probably be better, especially when storing away has to be considered and provided for later on; the average fishmonger has not too much room, as a rule, and the smaller the frames the easier is the task.

Thus equipped—albeit the display of the fish is not so easily made, and when done is not of the greatest selling value—the fishmonger will earn the gratitude of that ever-growing public to whom a fly is rightly an abomination, and the expense should be easily and quickly recouped because of the sales made to those customers whom the hygienic method has attracted. No ill without its right and bright side, and it may be that the persistence of the fly pest, especially in the country, will lead to a betterment of business because of the remedy it has compelled the reader to use.

The Utility of Window-Dressing.

There are psychological reasons for the art that are not always apparent on the surface, but in effect it is true to say that as is the man so is the show window, as is the display so is the business.

As Exemplifying the Class of Trade.

It is arguable that some of the best business houses, judged from the point of view of the business done, dispense with display entirely. Take the common case of two licensed houses or hotels as evidence, the one showing wines and liquors in variety with great light and attractiveness generally, the other, the very reverse, being dim and withdrawn with a heavy curtain-screened window, giving the impression of a snug and quiet retreat; but it would not be contended that the latter was not advertising the establishment as

forcibly as its neighbour, that the window front presentation was not the best exposition of, and for, the class of trade that was specialised in; and along similar lines the exclusive businesses, those which appeal to the few and the select, do it as surely by the showing of a tray of trout or of slices of crimped salmon in the forenoon, with a cleanly cleared slab in the afternoon, as does the universalist in the trade who, whilst wishing to sell the salmon and the lobster makes a point of displaying them, at the same time keeping his slab filled with the many, and perhaps minor, fish that with their sprightly tickets appeal to every possible class of trade from breakfast time to supper time.

The so-called select neighbourhoods and businesses are now so few that for all ordinary purposes they may be ruled out as negligible, whilst those who would retail and maintain the exclusiveness are in this democratic age for the most part, ruling themselves out of the business. For to the man who is waking to this as the actual condition of things, and who, facing the difficulty, realises that something must be done to prevent a collapse, the slab affords a ready method as an exponent of the new policy.

Witness the interest aroused and evoked, when some such business as is described changes hands, and a new man with later ideals and more modern ideas takes hold, it needs not to be asked what manner of man is this, the slab display declares him at once for what he is.

The fringing of green parsley, or may be of fronded fern gives an unwonted appearance of distinctiveness, whilst a note of coolness is struck in the aquarium, or bowls, filled with gold fish, as comely and as beautiful to watch as the kaleidoscopic character of the ever restless fish flashing their colours toward the looker-on.

A graceful palm or hanging plant lends added dignity to the display which is ranged upon the marble slab in a method that appeals to the passer-by, and therefore to the proprietor, mute and dumb in a sense, and yet eloquent in the deeds which are greater than words proclaiming

a new era, and the new man, equipped for modern needs.

An £ s. d. point of Window-Dressing.

All other things being equal, it must be admitted that rent, as is a purchase price, is always *pro rata* to the frontage ; it may be said, and it would often be wiser to say it, to be not £60 per annum but £4 per foot per annum assuming 15 feet as the width of the premises, and if from this width there has to be deducted 3 feet for doorway, then each foot of practicable display frontage costs the trader £5 per year.

Seen in this guise the ridiculousness of allowing posters advertising *The Dollar Princess* at the Corn Exchange or the Theatre Royal to monopolise space and width of costly frontage becomes apparent apart from the fact of the general *low-down* look that most of these placards have, vilely coloured and worse printed, as many of them are.

If sentiment rules, well and good ; if the *paper* admitting another *dead head* to the show is worth more than the space, again well and good, but what can be thought of the business aptitude of the man who barter what is costly and valuable for that which is tawdry and meretricious ?

From the point of £ s. d. alone it were cheaper to pay for one's seat with all the bigness of independence rather than to file into the hall franked with such costly entrance paper.

FIVE POUNDS PER FOOT ! how rarely is the question looked at from that point of view ? Neither does it stay there ; rates, taxes, and other assessments are *pro rata*, so that it is true that from £6 to £7 is required to be earned in that small space of 12 inches merely to pay one's way from the rental point of view only, and if in addition one would resolve all establishment charges into the same formula it would be seen not only how great a handicap is thus voluntarily placed upon the earning capacity of the business, but also what was the extent of the involuntary—

the neglect to make the most, and the best, of every inch of space.

SEVEN POUNDS STERLING PER FOOT! Would such a conception of facts allow us to keep a row of mackerel, for instance, upon the slab all dried and repulsive-looking for the want of a little care? Would it allow us to tolerate a few shrimps being shown in a basket which had escaped its weekly wash for many months? I do not think so.

Dressing the Shop Window.

Further, dressing the shop window is an expression that has yet other significance, well illustrated by outside and quite other and different conditions.

In the financial world the expression is used of that temporary, one had almost said trumpery, condition of things, the borrowing of money for a few hours only, in exchange for security of course, to make it appear that the cash in hand has a larger ratio to the assets; in this connection the parallel is not fair to the fishmonger who only shows what he is prepared to sell, and the possession of which allows him to do it, who ever may bid for his wares.

The candidate for public honours, parliamentary or municipal, *dresses the window* with an election address, purporting to be the mind and intent of the man, his creed and faith by which his future course will be steered, and by it he stands or falls.

A Busy World and the Window.

It is even so with the tradesman; the hustling work-a-day world does not pause in the midst of its engagements to ask, "Have you not something better than this to offer?"—does not cease its rapid movement to say, "Face up that piece of salmon, take away its bruised look, and let me see whether it is nice enough for my table." It would be well sometimes that, with the command of authority, some one of the public would thus bring a man to his sense of the

fitness of his fish, and incidentally of himself for the position which he holds, whether it be that of master or of servant, but the public is too busy with its own business to be able to spare time for the concerns of the business of another; it pities, but passes by, more's the pity.

True also is it that the public is concerned about, and with, the items which are displayed, and not with those which are hidden away behind; these may be better, or worse, than the samples and goods shown, but they do not arouse the spirit of enquiry unless it be in some one who has gone from place to place in search of the rare or the expensive, or what they do not expect to find.

Perhaps a shallow age expects all, in business anyway, to wear their hearts upon their sleeves, that every magpie may gossip of it, or jackdaw may peck at it; but, be this as it may, credit is given only for that which is known, and it is unwise if conditions of space prevent, or prudence prompts us to refrain from showing some portions or descriptions of the goods that are vended, and which are actually in stock, that we should neglect to make note of the fact where all that walk, or run, may read.

A Porcelain Price-List.

How this may be done remains for each trader to settle for himself. In the coloured illustration of Messrs Harrod's display in our first volume is seen a porcelain tablet which is virtually an enlarged price list, with space left for the figures to be conveniently written in day by day with ordinary black-lead pencil. In this case goods on show and any that are in the ice-box, away from the weather, are alike priced out, and amongst available methods this is probably the most effective and the cleanest-looking.

The white glaze of the porcelain contrasts well with the enamel-black, or red, with which the sand-blasted letters are filled, and as to writing in the prices, the black-lead, by reason of its softness, whilst being sufficiently dark to be read, does not leave behind the disfiguring scratches which

are usually apparent when chalk is used upon the more common black-board.

We treat of this matter thus, believing, as we do, that any display to-day is incomplete, unless at a glance it tells the whole of the story to an otherwise uninterested public, and as a part of the same subject we would suggest that the notices occasionally used,

“FISH IS CHEAP,”

“POULTRY KEPT IN COLD ROOM DURING THE WARM WEATHER,”

and the hundred and one similar announcements which the ready-made show-card man endeavours to sell are never worth the money paid or the space-value that is accorded them.

“ALL OUR FISH IS KEPT INSIDE,” says such a tablet; obviously it is true, seeing that it is the only item to grace the slabs, but the assumption need not be that the “ALL” represents the necessary variety; it may be typical of the school-boy manners and some occasional virtues, spread out thinly to go a long way.

For once in a while *Punch* failed in up-to-dateness, however *apropos* the cartoon may have been, when it represented Baron Northcliffe in the guise of an aproned fishmonger standing by his blackboard, “THUNDER IS CHEAP TO-DAY” written upon it, to signalise the democratising of *The Times* in the reduction of its cost to a penny per day. Up-to-date it may have been for the proprietors to make the change; up-to-date the fishmonger certainly would not be who was thus content to phrase and frame his message to the public.

We shall deal with the blackboard in the chapter, or section, devoted to it later on; meanwhile this incidental handling of this aspect of the subject will give the window-dresser food for thought and some guidance that should stimulate, or suggest, the thought that will be useful to him.

Before leaving the subject of window-dressing entirely

there are a few things that it is not well to slur over or pass by, certain rules which apply wherever business is being done, and whatever the class of business may be.

Sell that which is seen.

A pile of haddocks marked 6d. each attracts a customer within the shop or to the stall-front. Let them have the topmost fish, the one that practically made the sale, even if there are other piles elsewhere upon the slab marked at the same figure; and although the pile the customer was seen to be observing is beyond the salesman's reach, and cannot be got at without trouble and difficulty, never mind, do not attempt to dodge the difficulty, to offer them anything else, so that the idea comes to their minds that the fish they desire to have is merely a *call-bird*, that the salesman does not mean to do aught else than keep it in position if he can; as a result the customer comes not again, or is exasperated by having to expostulate.

The row of bloaters may look well when a cunning hand has built it up, but it is cunning of quite another order which seeks to serve the customer from underneath the back of the pile, because there the indifferent ones are found, and if, may be, at the front and back, the top and bottom, all the fish are alike in brightness, size, and condition generally, then is it not immeasurably wiser to serve the customer from the front, and to prevent them having cause to *think* they are being dealt with at all unfairly. *Show what is sold and sell what is seen.*

Keep the Stacks filled up.

Of a pile of a dozen haddocks you may sell nine or ten with ease, but the last two or three will drag on, and it would seem as though they never would sell. Especially is this so with the last one of anything which stands or remains alone; it is wiser far to put the lonely one on top, say, of the pile priced next below it, when a speedy sale will be assured, whilst the now vacant space can be given



A SIMPLE AND ATTRACTIVE DISPLAY WITH QUITE ORDINARY MATERIAL.

up to something in bulk, quantity, or number, which will sell itself with the aid of the normal price ticket upon it.

Keep the Goods going.

Because, for the reason specified on an earlier page, the frontage line costs money—money that is not recouped whilst *shop-keepers* block the space. It may be that the article in question is worth 6d., nay, cost 6d., but if it will not sell then it is evident the public considers it too dear at the price, and as a haddock, or a kipper, cannot be placed away pending another frame of mind, or a change in the weather, then an effort must be made to sell it at 5d., at 4d.—at anything it will fetch, for the time is at hand when it will be entirely valueless.

Considered in its true light it will be seen that the article which does not sell to-day costs the seller more by to-morrow, for the day and the night have added expenses, establishment and incidental, to the prime cost, so that to sell at 5½d. on Monday is as profitable as to sell at 6d. on Tuesday; there is the loss of a half-penny on Monday as there will be on Tuesday, with this difference that the first loss is voluntary and the second is compulsory, whilst every practical man knows that in selling such perishable commodities as fish the chargeable price does *not* advance with the days, it recedes, is always receding, until it reaches the irreducible minimum of naught.

The Window-Dresser.

Amongst fishmongers it is not unusual for a man to be employed who is known as a frontsmen, whose duty it is to have charge of the display and to handle customers, especially the casual, and the cash customers, dividing his time between making up the front and pulling it to pieces for sale as quickly as possible.

Not yet have we the man in the business who poses as a window-dresser only, whose duty is mainly to keep the display always smart and bright, always alert to effect new

combinations of his material, able to attract with little or much, to use a wealth of items in a manner that does not savour of bombast, in a style which is replete without repletion; or who can make of the attenuated stock a show both forcible and appealing in its simplicity when afternoon and evening approaches and wisdom dictates that the *prime* should be in the ice-box.

Such a man having an infinity of ideas, kaleidoscopic in their variety, should be a valuable adjunct to any live business house, in fact, would often prove the factor which made the business alive, and established it as up-to-date, or, as some of the writers upon business topics delight to say, up-to-the-minute.

There is a need, and when once the master realises that he stands in need, the need will be supplied.

Such a man as is depicted when found, should be encouraged with bonus or extra remuneration based upon the business resulting from his skill, and with this as incentive the writer projects and imagines a time when Challenge Cups and prizes at Window-Dressing Competitions shall more often come to our trade than they go now to the drapers with their highly trained and expensive first-hand known as the window-dresser.

The art of window-dressing has not been exhausted in these pages, not by any means; just sufficient has been written to lead the assistant with taste in that direction to try his 'prentice hand, and sufficient to induce the master man to give the necessary time and thought to this very important section of his daily business.

CHAPTER VIII

THE ESTIMATION OF PROFITS

THE story is told of two brothers, foreigners, who came to this country, and set up in business as restaurant keepers. Business thrived, as with such men it has a knack of doing, until it grew to be one of the largest concerns of its kind in London.

Their system of book-keeping was simplicity itself; all goods were paid for on delivery, or, failing that, when the bill was handed in; the staff was paid each night, and, there being practically no outstanding liabilities whatever money remained in the till after business was settled up for the day was divided as profit between the two.

A simpler method it would be impossible to devise, a method which is, to our envy oftentimes, possible with our fellow trader, the fried fish merchant who can pay in cash each day, or send postal orders for all goods as received, and then, mentally calculating the small amount of stocktaking which is almost negligible, settle as to how much profit he has made and actually handle it before the day closes.

No trust asked for, and none given; thus are his burdens lightened, and whether little or much he has the amount of his profit there in hand, and he can do what he will with it; it is safe so long as he personally keeps it so.

Looking for One's Profits.

In contradistinction to this it often happens with the retailer as an outcome of computation, that certain profits are said to be made, but when it comes to taking out of the banking account the amount of money the trader

thinks he is entitled to, it is not there. Such computations are probably the fault of omitting from the calculation certain essentials in the way of outlays or expenses — in short, guessing takes the place of knowing, and thinking, the place of certainty.

The Need of Exact Knowledge.

The first item of knowledge concerning which there must not be a shade of doubt is the amount of business done, or turnover, as it is commonly called.

For this purpose the value of goods sold for ready-money each day, and for credit, must be known, and for the better conduct of the business the two totals should be kept distinct.

The value also of the goods bought must be known, not approximately, but to the last penny, and to their primal cost-value is to be added the rail charges for bringing the goods to the door, and this total value of goods bought must include the outlays on any that have been bought for cash.

It is evident, then, that the cash which is received must be carefully handled on the following basis: £5 from all sources has come into the business to-day, in which directions, and for what, has it been spent, and the residue—to a penny—what has become of it?

The Cash-book as the Basis of Knowledge.

By arriving at some simple system which provides for all of these items of knowledge, the trader has laid the foundation of knowing exactly where he is at any given time.

The writer has given in the following pages a plan of keeping a petty cash-book which is designed to afford day by day all the necessary information and to enable the trader always to keep track of his doings.

It will be seen that it deals with a composite business, fish and fruit, and a Saturday is chosen as affording the greater variety of examples of items. Should the reader only

handle one class of trade he can eliminate the other from his consideration.

The plan is this, that the fish-side of the business has a National Cash Register for the ready money trade, likewise the fruit section, and that the office receives all accounts and pays all outgoings—a plan that is preferable where any amount of business is done at all, the shop assistants then only being bothered with the taking of cash, for the goods they sell for cash.

The Petty Cash-book explained.

The statement is fairly self-explanatory, but for the sake of clearness and lucidity we will go over it in detail. The left, used here as the incoming side (p. 82), first.

In the first column will be noticed the consecutive numbers as taken from the carbon duplicate receipt book ; then follows the name of the customer, with the amount paid by each, specified in the two following cash columns, whether for fish or fruit a single column being left at the side of each for the ledger folio to be filled in.

Lower down will be found the amounts as taken from the recorders on the two registers of the fish and fruit sections of the business. The takings for the day are arrived at by deducting the total as shown on the register the previous evening ; any deviation in the resulting total from the amount actually found in the till would have to be explained by the assistants in charge of it.

These sources represent all those from which money can come into the business during the day.

The Outgoing Side of the Book.

On the right hand side (p. 83) are the outgoings.

It will be noted that a difference is made as between “goods bought” and “expenses,” the line being drawn between the two, at whether the goods bought are sold again, or are used up in carrying on the trade.

It does not make a great difference to some traders, and

Saturday,

Receipt No.			Fish				Fruit		
			£	s.	d.		£	s.	d.
24,448	Tayleur . . .	620	1	2	10	624		10	11
9	Coldman . . .					612			3
50	Tilbert . . .	725		1	11				
1	Lowell . . .					724		3	
2	14 South Street	491		1					
3	Parsons . . .					721		10	6
4	F. Cox . . .	33		6	2	553			8
5	Barkeston . .	188		3	1	93		2	8
6	Strange . . .	504	2	15	11½	77		16	5
7	11 Park Place .					86			9
8	Jenkins . . .					32		2	4
9	Harding . . .	560			11	498	1	3	
60	Buer . . .	114		2					
1	Davies . . .	636			6				
2	Watson . . .	609			6				
24,463	Thompsett . .	634		3	3	558			10
			£4	18	1½				
							£3	11	4
							4	18	1½

Ready money Sales—Fish
 ” ” ” —Fruit

14 14 8
 12 10 6

REGISTERS

Fish

£	s.	d.
12,446	16	0½
12,432	1	4½
<u>£14 14 8</u>		

Fruit

£	s.	d.
736	10	1
723	19	7
<u>£12 10 6</u>		

Cash over

£35	14	7½
£35	14	9½

27th November

<i>Goods Bought—Fish.</i>							
Pigeon, 6d. ; Butter, 1/9 ; 50 Eggs, 5/6½	s.	d.	£	s.	d.		
2 Rabbits, 1/4 ; Hare, 2/6	7	9½					
10 Pheasants, 22/6 ; 1 Bird, 1/9	3	10					
2 Birds, 1/6	24	3					
	1	6					
			1	17	4½		
<i>Expenses—Fish.</i>							
Carriage, 3d. ; Iceman, 2d. ; Papers, 3d.		8					
Subscription Cattle Show, 2/6	2	6					
				3	2		
<i>Wages—Fish.</i>							
£6, 13s. 6d., Insurance 2/10			6	16	4		
<i>Goods Bought—Fruit.</i>							
Bananas, 4/8 ; Artichokes, 10d.	5	6					
Turnips, 1/4 ; Savoy, 3/6 ; Carrots, 1/9	6	7					
				12	1		
<i>Expenses—Fruit.</i>							
Mantle, 7d. ; Empties, 1/-	1	7					
Subscription, Cattle Show, 2/6	2	6					
				4	1		
<i>Wages—Fruit.</i>							
£4, 14s. 6d., Insurance, 2/9			4	17	3		
<i>Horse-keep—Fish.</i>							
Fodder, 5/9½				5	9½		
<i>Horse-keep—Fruit.</i>							
Fodder, 5/9½				5	9½		
Cheque (Johnson)	£	s.	d.	£15	1	10½	
Gold	2	7	3				
Gold	15	10	0				
Silver	2	10	9	20	12	11	
Coppers		4	11				
	£20	12	11	£35	14	9½	

with many is not considered of sufficient importance as to be worth dissecting, but it is a distinction that should be drawn, or it may happen that inordinate expenditure during any given period will make it appear that the return gained from the sale of goods is inadequate when the decreased profits are really due to quite other circumstances.

Expenses of horse-keep need not necessarily be kept separate, but this, as with the cost of bicycles, can best be held in check by providing a separate heading for it.

The gross amount spent during the day amounts to £15, 1s. 10½d., and the amount of cash in hand which is put on one side to be sent to bank is £20, 12s. 11d.

It will be well, and more than wise, to enter up at the foot of the cash-book as shown the composition of the money, cheques, notes, gold, silver, postal orders, and so forth, and where notes and postal orders are concerned the numbers of them also.

The Recovery of a Lost Bank of England Note.

The writer remembers a bank-note being lost when the cash was taken from the safe next morning, and the mystery of its disappearance was never solved; it probably went to the dust-destroyer, being swept up with the rubbish. Application to the Bank of England, giving the number, elicited the information that it had not been presented for payment, and that if it were not cashed in five years they would, under satisfactory guarantees, repay the amount, which they eventually did, and the safeguard of making a note of the number saved an otherwise total loss.

The money for bank, added to the total expenses for the day, make up £35, 14s. 9½d., which is 2d. more than the amount of the incoming cash, and accounts for the entry *cash over 2d.* necessary to balance the two sides of the cash book.

In theory both sides should always balance, but the practical trader would look askance at a series of days wherein the incomings and outgoings equalled each other.

He would suspect, and not unfairly, that the *overs* were put on one side to balance the *shortages*, forming a sub-account, debit and credit, comparable to a "no man's land" which in these days exists only to be annexed by the persons who can persuade themselves they have as good a title as any one else, and better, because they are in a position to exercise it.

Where this twopence comes from will be known to the clerk who has, first of all, checked the office-money and then added the contents of the two outside tills to it.

It will be seen at a glance that no provision is made for cash brought forward, or cash in hand; this is explained by the practice of giving to each till a certain amount for change which amount is always left there, one pound, two pounds, or whatever is considered necessary, and before the cash is cast up for the day when the till is emptied this amount is first added up and put on one side.

Another useful item of procedure is to take, or make, each day's cash up an hour or so before closing time, at tea-time if convenient; the object being this that if any differences occur the memories of all are fresh to deal with them. If left till the last moment of the day some one is in a hurry to go or is gone; if left till morning twelve hours have elapsed, and the oblivion of sleep has intervened, and every one is busy, with the result that the records show continuous deviations, shortages, and overs, that are seldom fathomed. Whilst human nature remains fallible it is far better to clear up daily whilst the evening is still young.

The Object of the Cash-book obtained.

The trader is now in possession of such material facts that he can say of any day or period, we have received so much money and we know to what purpose every penny of it has been applied.

It is perhaps unnecessary to again remind the reader that the total of each day's sales for credit must also be arrived at, so that whether he makes a statement out daily, weekly,

or monthly, the facts upon which to base it are at his finger ends when required.

Further, whatever system of ledgering is in vogue, or is offered as an improvement, this one need, the total amount of each day's credit sales, must be provided for, and whilst the merits of the new may be many if it cannot be adjusted so as to give this knowledge you will be justified in refusing it.

The Bought Journal or Market Book.

Having arrived at the knowledge of the value of the goods going outward, it will be necessary to set up a check for goods coming in, and this safeguard is probably more commonly neglected than the former.

A rough note may be made of purchases, and when the bill arrives in due course, the items are ticked off and ultimately the account is paid. The bill may come at the end of the week, the month, or the quarter, but during this time there is a lack of finality, and if an attempt is made to arrive at results, these have always to be varied in the light of some new factor revealed by the receipt of a belated bill. Therefore the goods-bought book is as necessary as a sales book, and however it is conducted, a line should be drawn at least once a week.

Where an uncertainty prevails as to price or quantity of goods a post card will usually bring a copy of a lost invoice or the knowledge that is wanting; and it is presumably a mark of good conduct in a man, of his trading *bona-fides*, if he shall want to know what it is he owes and shall worry the sender until he knows the item and the amount he has to pay for it. But if it be impossible to get at the sender, or in any way to know the cost, be careful to enter the item up and to extend it with a query mark (?), erring always on the top side in your estimate. A safe rule to follow in all transactions that are not final is to discount your incomings, appreciate your outgoings, and, if disappointed in your estimates, it will be to be better and not to be worse off, thus reversing the usual order and

being pessimistic where others are prone to be the reverse, and optimistic where they are inclined to pessimism—a school of philosophy that is only recommended when financial matters are in question.

To give a clear idea of what is useful in this connection a specimen of two days' buyings is given, the book being ruled to include railway charges, which to the man in the country or away from his base for supplies enables him to know at a glance whether the charges have been already levied, and to be able to check his railway bill on sight, whether it arrives at the proper day or week, or not. A usual practice is for an entry to be made every day in the bought-ledger against the account of each person with whom you deal, specifying the total value of the goods bought from them.

On pp. 90-91 is shown a method whereby the amounts for each day are entered up against the name of the seller, and these totals carried to one column and cast up will be an automatic check on the correctness of the daily castings, thus establishing the fact that whatever figures are arrived at from using the bought journal totals are quite and entirely right.

Referring to the Bought Journal.

Two days' purchases and details only are given as being sufficient to establish and give a clear idea of the plan.

All items are entered *in extenso*, this being necessary for the sake of ready reference at any future day or year, but whether one line is taken up with the detail or more, one figure only is carried into the total column, see Hill, Johnson, Crusoe, on 3rd April.

The small column following the figures is given up to a reference number *a/6* 284 and so on, which reference number is pencilled upon the invoice or ticket which comes with the goods, which, after entering, is laid away in a box; the box is chosen so that it comfortably holds a round number, say 500, and when filled with tickets *a/6* 1 to 500

3rd April 1914, Friday.

						Sundries.			Rail.		
			£	s.	d.	£	s.	d.	£	s.	d.
Jones	4 cwt. Ice (goods train)	a 6 284		9						1	11
Bacon	12 lbs. Beef Sausages	a 6 285		5					Crge.	Pd.	
Hill	2 g. Shps., 4/-; 1 Smelts, 1/6; 1 Lobster, 1/6; ½ bus. Winkles, 5/- Smkd. Roe, 1/2	a 6 286		13	2					1	3
Brooke	5 Fannies @ 5/3	a 6 287	1	6	3					4	
Rook	4 Ducks @ 2/9	a 6 288		11							11
A. Braham	1 Salmon, 10¾, @ 2/-	a 6 289	1	1	6					1	
Isaacstein	1 c/e Rabbits	a 6 290		12	6					1	3
Johnson	1 Lemons, 11/-; 3½ Cod, 10/6; 3 Hdks., 12/9; 1½ Whtgs., 4/2; ½ Dabs, 2/-; 1 Roes, 4/-; 1 Crabs, 4/3	a 6 291	2	8	8					5	11
Crusoe	1½ Pice., 9/-; 2 Whtgs., 5/6; 1 Lemon Soles, 9/-; 5 lbs. Soles, 6/8; 3 lbs. Shps., 3/9	a 6 292	1	13	11					1	
Clark	30 reams Brown Ppr. @ 1/-					1	10	0		1	7
			9	1	0	1	10	0	0	18	10

4th April 1914, Saturday.

				Sundries.			Rail.		
			£	s.	d.	£	s.	d.	
Crusoe	5 $\frac{1}{4}$ Turbot @ 11d.	a 6 293		4	10				6
Robinson	2 cwt. Ice (pass.)			4	3				2 1
Bacon	9 lbs. Sausages	a 6 294		6	9			Crge. Pd.	
Carron	1 Shps., 1/9 ; 36 Esc., 5/3 ; 2 bdles. Pars- ley, 8d.	a 6 295		7	8				11
Johnson	2 Cod, 5/6 ; 1 Hadks., 4/6 ; 1 Whtgs. 2/9 ; $\frac{1}{2}$ Dabs, 2/3 ; 2 $\frac{3}{4}$ Tbt., 1/10 ; 2 $\frac{1}{2}$ Brill, 1/8 ; 20 Crabs, 4/-	a 6 296	1	2	6				3 6
Beech	20 lbs. Ling, 2/- ; 1 $\frac{1}{2}$ Conger, 2/6 ; 40 Mack., 5/4	a 6 297		9	10				5
Gilbert	1 tin Prawns	a 6 298		5	6				9
Ripley	2 Kprs., 2/8 ; 10 lbs. Salmon, 5/-	a 6 299		7	8				2 1
Rowat	4 st. Finnans @ 5/6	a 6 300	1	2				Crge. Pd.	
„	3 Saithe Fillets, 8/- ; 3 Ling Fillets, 13/- ; 4 Kprs., 12/4	a 6 301	1	13	4			Crge. Pd.	
Taylor	12 Cream	a 6 302		4	6				
Amos	2 cwt. White Ppr. @ 10/6					1 1 0		Crge. Pd.	
			6	8	10	1 1 0	0	14	10
						Sundries.		Goods—Totals.	
						£1 10 0	£9	1	0
						1 1 0	6	8	10
						£2 11 0	£15	9	10
						£1 11 9			
						1 11			
S. E. & C. Ry. Pass									
„ Goods									

Week ending 4th April 1914.

Jones
£0 9 0

Bacon
£0 5 0
0 6 9

£0 11 9

Hill
£0 13 2

Brooke
£1 6 3

Rook
£0 11 0

A. Braham
£1 1 6

Isaacstein
£0 12 6

Johnson
£2 8 8
1 2 6

£3 11 2

Crusoe
£1 13 11
0 4 10

£1 18 9

Robinson
£0 4 3

Carron
£0 7 8

Beech
£0 9 10

Gilbert
£0 5 6

Ripley
£0 7 8

Rowat
£1 2 0
1 13 4

£2 15 4

Taylor
£0 4 6

Week ending 4th April 1914.

		Ledger Folio.	£	s.	d.
	Jones	237		9	
	Bacon	254		11	9
	Hill	235		13	2
	Brooke	234	1	6	3
	Rook	293		11	
	A. Braham	247	1	1	6
	Isaacstein	26		12	6
	Johnson	3	3	11	2
	Crusoe	320	1	18	9
			10	15	1
	Robinson	296		4	3
	Carron	308		7	8
	Beech	253		9	10
	Gilbert	297		5	6
	Ripley	298		7	8
	Rowat	255	2	15	4
	Taylor	282		4	6
			15	9	10

SUNDRIES

Clark

.

£1

10

0

Amos

.

1

1

0

£2

11

0

the box is emptied and the tickets wrapped up and laid away with an index label tied to the outside of the bundle or box which contains them.

In beginning a system the first series of invoices would be *a/1* to *a/999*, then *b/1* to *b/999*; when the alphabet has been thus used up *a/1* can be begun and so on, *ad infinitum*.

The second cash column is reserved for "sundries"; these, as has been explained, being items purchased for the use, convenience, or carrying on of the business, as distinct from articles bought to sell again.

The third cash column is reserved for entries of rail carriage, as before mentioned.

The Need of Platform Scale.

It is perhaps beside our purpose just here to assert that no fishmonger should be without a platform scale, especially if he is resident in the country and has to rely upon railways and railway charges. These latter can usually be relied upon, if there is any variation from facts and exactitude at all, to err upon the wrong side from the trader's point of view, and his only form of protection is a scale conveniently placed, which will give a true account of weight, actualities and not guess work, such as is often indulged in by the loaders employed by the company. These being paid in many places according to the tonnage handled by them, it will be found that where there is much heavy goods traffic passing, the difference between the guessed weight as invoiced, and the actual weight received, will soon recoup the outlay upon the scale.

A further purpose is served by the scale; every item of goods received by passenger or luggage train is passed over it and weighed, and these, when entered in a small book kept for the purpose form a complete register of all goods received and a record of weight, enabling the railway account to be checked when it is presented.

It will be realised almost without explanation that the

single entries, page 90, Jones, 9s. ; Hill, 13s. 2d. ; Brooke, £1, 6s. 3d., etc., would probably have had several other amounts under them had a whole week's work been shown, but it will be understood how greatly the posting into the ledger is curtailed by the elimination, first of the daily items, and secondly of the daily totals.

From the Saturday list it will be seen that there must be eleven entries made in the ledger for that day, whilst the whole week's work is by this method compressed into sixteen! a few minutes' work only. Thus have we provided for the incoming goods, their correct checking, and placing, and methodic manner of arriving at a total without which all calculation of profits made, week by week, are utterly useless, being subject to a multiplicity of variations which can only result in disappointments if not worse.

CHAPTER IX

BUYING

To say that buying is the principal end of the fishmonger's and fruiterer's business would be to assert that which has experience to contradict it, but proverbial lore from *Caveat Emptor* onwards has surmised that the wile of the seller can only be countered by the guile of the buyer, that whoso buys hath need of a hundred eyes, and must keep them all uncovered.

Whilst it remains true that the personal profit of the seller is enlarged in proportion as he is able to enhance the value of the goods by puffery, disguise, or whatever art is applicable to the articles in question, and induce the public to believe it, so long will it be necessary for the buyer to be master of the business of buying that he, to quote a Latin writer, "may not be in anyway ignorant of anything which the seller knows."

The writer is convinced that to know the selling end of the business is of more importance than the buying, and that the knowledge of the goods, which is only rightly obtainable by the sympathetic handling of them under all conditions, is the one qualification to satisfactory buying.

How Knowledge of Quality is obtained.

To know that a sole is of live quality when it is practically jumping, or is landed after a boat has been but one part of a day at sea, needs little discrimination indeed, but, betwixt that *live* condition and the time when the same fish must be quickly used to save its life, there is a wide range, and only the practical blockman, well-trained, and



[Photo., Topical Press.]

HALF A MILLION OF BARRELS WITH HERRINGS AWAITING EXPORT TO RUSSIA.

of observing habits of mind, is equipped to instinctively grasp its serviceableness and its value. Further, until the blockman's experience is brought in as the aid and equipment of the buyer's knowledge, he, the buyer, is not able properly to appraise the worth of the article; he will not know what can be done with it, or the purpose to which it can be turned. Therefore it is manifestly difficult for the buyer whose training and life have been spent in the wholesale business to become straightway an efficient buyer for himself, or for the retail trade in general.

It is also true that two shops, owned by one proprietor, may be within half a mile of each other, each covering the same ground and canvassing the same class of trade, and yet the buyer for one will fail to be an efficient buyer for both; they can assist, they can support, they can prompt, but each man succeeding for himself will as conspicuously fall short when the doubled duty is assumed, or is thrust upon him.

Personality in Business Building.

It must be remembered that any business is mostly made up of personality; that this is at the same time attractive and repellent according as the various elements of the public come into contact with it, and just as an institution is the lengthened shadow of one man, so is the business the reflection of the dominating force that drives it.

Naturally, therefore, the class of clients vary, and whilst, to outward seeming, and to visible presentation, the business, as the premises, are twins, each the exact duplicate of the other, yet the man himself, master or manager, has moulded all to his own manner, and he alone is the able caterer for the combined wants which he has done so much to focus.

Within the range of the writer's experience, there have been two groups of shops worked upon opposite, and opposing, principles.

Principles, Wrong—

With one group there was buying at one centre for all. Nominally a manager took what goods he wanted, practically he had what the buyer wanted; the buyer wanted him to have what showed the greatest apparent profit at both ends; the manager invariably found that the largest profit on paper was the greatest loss at the week-end.

The system had its advantages, and in some trades it answers admirably, in fact it is the one thing that makes the multiple shop possible — tea, butter, sugar, lard, for instance, a ship-load at one transaction must make for economy in purchase and distribution.

With the fishmonger and the fruiterer the case is altered; goods perishable to the last degree need buying for a quick sale, and the slightly varied quality and price conforming to each man's need enables him to sell with the least possible chance of waste. Further, the man is upon his mettle; he has bought the goods, and although he may have erred in judgment he will endeavour to sell as satisfactorily as possible if only to mask the error, and, anyhow, his honour is at stake; the human element comes into play and the goods will be sold to the best possible advantage. As against this there is the feeling that some one else made the mistake. "Why should I worry myself? Let them bear the onus and the brunt."

It need hardly be said that the trend of those businesses was downward. The managers were disheartened; they were always endeavouring to show impossible returns under impossible conditions; they were successively counted as incompetents and others were called in to fill their places, but always with the same result.

For a perishable business the idea and plan was wrong, and out of the wrong system right could never come, any more than one can pluck life forth from the ribs of death.

and Right.

The other group of businesses were given complete autonomy ; certain features, book features chiefly, were pointed to in the one-buyer-for-all system as being economically right, but were warmly contested as being fundamentally wrong, with the result that the second group of shops were left unfettered and free to work out their own destiny.

The further result was that a conspicuous success was scored ; each manager was put upon his own in a fair, square, and above-board manner. That Jones paid a penny or threepence more per lb. for soles than Jenkins was not a cause for slating ; that chickens were bought by Jones for threepence less than his *confrère* was not brought up against him as a crime. Results were what were looked for, and so long as these were honourably maintained, due regard being given to every man's position and difficulties, as well as excellencies of situation, and so forth, all was well.

Needless to say, all *was* well, and divergent though their roads might be, varied as their methods were, each man, prosecuting the buying-end of his shop work to suit the needs of his own trade, the weekly and yearly balance sheets showed a strongly progressive business as well as an aggressive one. There was homogeneity amongst the managers in consequence, a friendly rivalry which worked for an *esprit de corp*, and made the group a strong force for the good of all.

Contrast this with the opposition group. Spiritless and dissatisfied, supersedings innumerable were the outcome, and as with each change of management some customers of a shop are always dissatisfied and show their displeasure by staying away, the economic considerations, big and important though they might appear on paper and at meetings and such like, were proved in actual working to be untenable, and finally indefensible.

From this aspect it would be apparent that the buying end of the fish and fruit business is the most important, and that

the inception of a wrong plan and method may well work such havoc as will take many years to repair.

Buying to clear.

Intimately connected with the net results of the business is the practice of the buyer as to buying what he can sell without waste or wasteful remainders.

There is a rough and ready method of arriving at the knowledge whether the buyer is overstocking his shop or not—a method which it would be well for masters to employ to check themselves by, as well as the doings of any branch business which they may possess.

When the day's trade is finished, let stock be taken and priced out: add to the total the amount of money which represents gross profit, and then contrast the total with the business that is expected to be done on the next day.

Pheasants and partridges would not be taken into account, for these are not necessarily items for immediate sale, but as far as fish is concerned the index thus afforded to the buyer's ability is complete.

Too many by far are the businesses which have always a back stock in hand to be worked off—the result of saying “It will do for the next day's use.”

It is not possible to buy or rather to gauge one's possible sales so finely that the stock at night can be, as an old foreman used to say, “Contained in a top-hat,” but that, however, is the ideal to be aimed at, and in these days of long fishings at far distances much of the fish has already been taken care of long enough without the buyer designedly arranging to give it house and storage room unnecessarily.

A Clear Shop twice a Week.

The decision to so conduct one's business is greatly assisted by the now compulsory weekly half-holiday, when, if the fishmongers have not a closing order, the business of the town or neighbourhood is in a generally stagnatory condition.

This mid-week day tends more and more to be a *dies-non*,

and the opportunity should be taken of making it the day for clearing up, and, unless good cause can be shown to the contrary, for keeping one's purchases down to the actual minimum, more especially in the first half of the week.

The morning's trade will need just a little more scheming to fit the wants of the customers satisfactorily, a piece of hake to be suggested instead of the cod fish asked for, or a small plaice instead of a dab, and so on, resulting in hake as well as cod being clear and plaice as well as dabs.

It is not suggested that the plan will solve every buying difficulty of the fishmonger, but if he will take a week's trade and consider its profits when a heavy mid-week stock has been carried and then contrast it with a week when the *top-hat* has held it all, he will be pleasantly surprised at the difference in favour of his own pocket. And the gain from the good will of the customers' point of view will be enormous, and the glow of satisfaction that seizes a man when everything displayed upon his slab next day is in the pink of condition has an effect upon himself of which the value cannot be overrated.

Buy, then, to have a clear shop everyday, but if this is not practicable, and it seldom is, then at least twice in the week, Wednesday or Thursday as the case may be, and Saturday. But whatever happens in the mid-week let there be pains and penalties in store for the buyer, yourself or another, the value of whose stock on Saturday night is such that Monday must pass, and Tuesday also, before all the fish in the house has been sold.

You need not wait for next Saturday's stock-taking to declare the results of the week's trading; you will know without fear of surprise that it cannot be good, and that it may even be bad—as bad as bad can be.

Where to Buy.

The series of sketches of the various fishing ports contained in these volumes and the information concerning the various markets of the United Kingdom will give

the reader an idea as to the advisability of purchasing his requirements from this or that centre, spreading his orders, or confining them to one or more merchants. And as to his dealings in this respect it is impossible to lay down any hard and fast rule; the advice to buy all at Billingsgate, for instance, would be sound when given to a man who handles but a few things, and those in a small way, and who, by his situation, is able to go and purchase all for himself; but it would be as manifestly unsound for the trader at a distance who can also use original packages of fish or quantities that make the breaking up of bulk into small parcels unnecessary.

Billingsgate or the Coast, which?

One aspect of this question is contained in the query just propounded, whether to buy at Billingsgate or at the coast. The answer is complex. As we have seen, Billingsgate by heritage, custom, and tradition, is fish, and naturally every man who is concerned as a buyer turns in that direction, and present conditions warrant him in doing so, for rarely indeed does it happen when any article is wanted—if it be procurable at all—that it cannot be purchased there. Further, the returns of fish entered for sale from all sources in the last completed year of which we have record, shows a quarter of a million hundredweights more than was landed at Grimsby, in the same period, passing through the market.

If the premier fishing port is Grimsby, the premier fishing market is still Billingsgate.

A Rule for Buying.

There is a rule adopted by many men with success in both the fish and fruit business, "Never to buy second-hand what can be purchased from the first, the grower, the importer, or the merchant"—a rule that has its variations, for, necessarily, one would not choose to wire to Wick for a box of kippers, however cheaply they might be quoted there; the rail and the wire together would kill the profit on the transaction.

Neither from an out-of-the-way corner of England would one send to Penzance for a basket of broccoli in the spring; small consignments bear with them the too great penalty of maximum charges and small parcels rates, making the business prohibitive. But excluding these extremes the rule holds good, and the wisdom of the buyer will be seen just as surely in his endeavouring to so handle his trade as to buy the smallest quantity procurable under the wholesale terms of rate and freight as it will be in bulking his purchases together that he may escape inordinate, if not exorbitant, costs and charges.

Billingsgate or —

The time was when Billingsgate was as supreme in reputation as to-day she is still supreme in terms of quantities; no one thought of another market-place, or imagined any alternative to sending their orders, or going themselves to Billingsgate. Possibly it was this compulsion that gave rise to the unfounded *canard* of a Billingsgate ring, a charge sufficiently disproved by Deputy Last Sayer, and quoted by us from the record of the Fisheries Exhibition of 1883, vol. i., p. 40.

A monopoly, if only it be apparent, is always open to the charge of using its powers harshly and unconsciously, and naturally Billingsgate has not been an exception to the rule. But when Grimsby, under the fostering care of the Great Central Railway, or rather its predecessor, began to make its central situation felt, and its contiguity to the North Sea known, and placed its amplitude of convenience at the service of the merchants, the great market of London receded from the position acquired by long years of tradition slowly but surely built up, and to-day, whilst the public respect the tradition there are scores of traders up and down the country who scarcely know of it, and if they do so it is by name only.

Whatever London may be to the trade of the metropolis and its ever extending suburbs it is no longer the Mecca

of innumerable men from the country who believed they could not keep shop open unless they themselves were found at the 'gate every morning of the week.

Self as Buyer—and Another.

We will now define the difference between the two types of buyers, the man who goes to market and the man who sends.

One man believes himself best served when inspecting every item of goods bought, for seeing is believing; with such a man there is no satisfaction apart from choosing personally. Against this attitude of mind and thought one cannot urge aught of disparagement. Whether a small or a large buyer he will see to it that all the haddocks he takes home are not of one size; he will be careful that the whittings are large enough to skin and not so big as to be unprofitably useless. There will be something seen that he had no intention of purchasing, but of which the price, appearance, or saleability, commends it, and, therefore, it is added to the stock of the day; for, keep oneself posted as one will with the variations, the comings and goings of this or that fish, yet the unforeseen, the unexpected, is always turning up, and these purchases continuously made, as quite apart from the "bread and butter" items, tend to give the shop and the trade a repute above the ordinary. The assumption is that the buyer, if a countryman, sees that all his purchases are safely gathered into one lot, which then travels with him by the same train to his destination, and when he arrives home all the fish which has been bought arrives with him.

The London fishmonger checks his purchases with the receiving carter, and he, too, goes home taking the whole of his stock for the day.

It is evident that the plan has much to commend it, and it is certain also that a shrewd, cool buyer is able to say, "I can always *save* my expenses when I go to market myself."

Given this cool shrewdness, it would appear that the buyer has everything upon his side, and successful buying, as we know, means always successful selling.

There are drawbacks, however, and the fishmonger must be his own judge to decide as to which is wisest, Billingsgate or the coast, to buy himself or to send for it, or, as an alternative, to deal with London as well as with the coast.

A Lesson of Experience.

It would appear as the result of experience that whichever manner will bring the day's supply earliest to the shop is the one upon which the most reliance should be placed, and points the way, other things being equal, to the right method to be followed.

From and to many towns, outside of the suburban area, there is such a schedule of trains as will enable a man to reach home with his purchasings before nine o'clock in the morning, time enough for him to make out his "bill of fare" for the day, and early enough to use the goods in the day's display. But where distance or railway communication make his return impossible until past ten o'clock, which means eleven o'clock before either man or goods are on show, then at once we would vote the journey to London, Manchester, Birmingham, or Aberdeen unwise.

The longer distance with its late return betokens a correspondingly early departure — perhaps overnight — and this in itself constitutes a drain upon the buyer's vitality; he cannot take his place behind the counter straight away, with the same freshness, nerve, and vigour as if he had only his breakfast and the postal mail to engage his attentions before beginning business, and as it is the man himself that counts, then here is one valid enough reason why he should *not* go to market.

Reasons for staying at Home.

One fishmonger, of wide experience too, wondered why his town trade did not improve, why he had but few lunch

and mid-day dinner orders, until it occurred to him that people knew he was not back from town until eleven o'clock, and being on an unpunctual line, and therefore sometimes later, they thought it useless to come, and if they did, it was all scramble and rush, with very little pleasure and satisfaction to any one.

The reputation of "always going to market overnight" is a good one to have, but it brings troubles in its train, not the least of which is this, that until the return no customer considers it right, wise, or politic, to purchase, the fresh fish not having arrived.

Yet another reason for staying at home is that the morrow's wants can be considered calmly and coolly; even experienced and shrewd men are caught sometimes by the *furor* of their surroundings; there are moments when excitement gets the better of judgment and faith looms larger than the actual condition of trade warrants.

The competing wires from Grimsby, Aberdeen, Milford, Hull, are decoded and tabulated, and, in the light of knowledge their prices give, the buyer, in his office or behind the counter, makes out his list of wants and apports the orders accordingly.

There are towns so happily situated geographically that the goods, in response to the wires, arrive the same evening, and few indeed are the towns but that the fish is at the station by breakfast time in the morning, or earlier, allowing the first duty of the day to be, as it should, bringing the day's supply of fish to the shop.

Some Advantages of wiring away for One's Goods.

The advantages thus conferred are great: in the first place, some effort can be made towards selling to-morrow's fish before it arrives, the price being already known; secondly, the morning's price lists can be made out in time for the assistants to be away upon their rounds at a reasonable hour; whilst, lastly, the lag and expense of journeying and the incidentals attached thereto are wholly avoided.

As against the prior method, business can be begun and can continue throughout the morning instead of being confined to the last hour of it, whilst the trader himself is able to superintend the whole of the transactions of the business throughout the day; there is no need for the afternoon *siesta*, or for leaving home at night ere the day's trade is finished for the purpose of journeying to market.

The man who goes to market has, as far as London is concerned at least, several other drawbacks also to contend with. He has to pay bobbin-money for every package of fish that he buys; this is a charge for carrying the fish out to his barrow, cart or carrier—a charge that is insisted on, not only in the fish, but in the fruit, markets, and one that is a perpetual source of annoyance in these days when everywhere else the tendency is towards doing away with “extras,” for, on the face of it, it is just as reasonable for the retailer to charge for delivery of his goods as it is for the wholesaler to demand an extra price, and make a personal profit on the service.

Then the empties must be returned at the buyer's cost and risk; always a grievance this, for things are so managed that if the goods are lost *en route* it is the buyer who must take the matter up; if the empties are lost on the return journey again it is the retailer who has to sue or lose—a condition of things that has had something to do with so many men deciding to do their business with the coast, so distinctly unfair does it seem to be for the strongest man to play the game, “Heads I win, tails you lose.”

Empties that are despatched to coast-senders need but the production of the railway company's note of receipt, and are no further trouble to the customer, who is allowed also to deduct the cost of return from his account—an incentive to speedy clearing.

There are no bobbin charges, neither is there any one holding out the hand for *baksheesh*, which, if it be denied, has to be paid for heavily, in some other direction; it may be in want of care, it may be in the still more valuable time

that is wasted, time that is of the greatest moment when a whole day's work depends upon the activities of the morning.

Watch the Incomings.

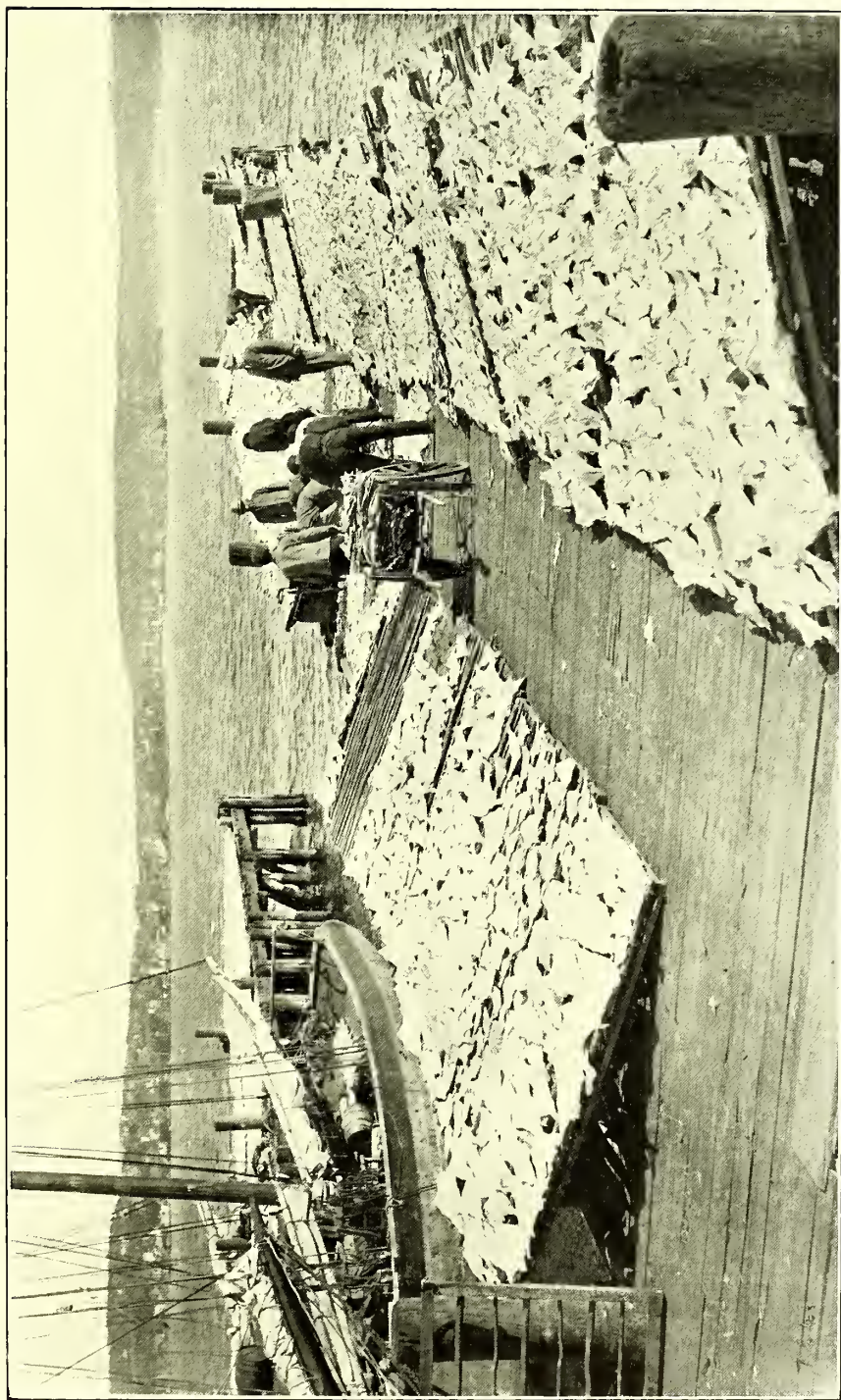
We wrote this leaded line years since and have not found reasons yet to alter it: and the best method of watching is by studying first what is ordered, the market it is ordered from, and the quantity. The act of ordering or buying, the goods that are to be dealt with, must be mentally classified; and they should not be taken into the mind's stock until its owner is satisfied that each and all are equal to the standard that has been set up, and which is considered the standard of the shop. Mount guard, as it were, over the incomings and the income will take care of itself.

The consigner will excuse himself and perhaps complain because your early morning wire of expostulation disturbed his breakfast, but his excuses are of no avail when you have upset your customer, and the waste will not pay the wholesale man's account at the week-end.

What is not good enough to sell is not good enough to purchase, and watching the incomings means only paying for what is actually saleable, no matter who sends it.

Watch the incomings, too, from point of view of quantity; let every sender realise that not a pennyworth or a pound of stuff comes into your shop but that is taken account of across the scale; a pound here, a pound there will easily make all the difference in your net profit, for it is from that elusive quantity that the loss is always taken, and to conserve or extend the net profit is the sole reason for remaining in business. Pigeon-hole each sole, in your brain—that is, know your stock from A to Z, for in this knowledge of each individual item consists the profitable using up of all of it.

Insist upon prices first before ordering. It is far better to re-imburse a sender for the expense of telegraphing—supposing that no business results, than to commit the morrow, and



[By permission of the Secretary to the Office of the High Commissioner for Canada.

DRYING FISH ON WHARF, HALIFAX, NOVA SCOTIA.

the future, to the good offices of any one at a distance, however intent they may be upon doing their best for you.

Watch your Quotations carefully.

The keen seller realises that the keen buyer is *close*, but that the money is certain when the business is done.

The wholesale man has his methods of knowing and telling how far the retailer is compelled to continue to give him the orders, whether by reason of bad credit in other directions or a want of ready cash that prevents him refusing to order when the prices have been put up against him. If the money is uncertain, the price charged by the wholesale man must be in proportion to the risks run, and the retailer has no valid cause for complaint; he pays for the fish, for the risks, and for the convenience of the credit which is allowed to him, but whilst he may make a profit on the cost of the fish itself, he will find it almost impossible to make a profit on these extra charges.

Keep the Money liquid for your Purchases.

Whether cash may be required in other directions provide a sufficient flow for this purpose; it is the life blood of the business. Your further continuance in trade is only possible by keeping the artery sound and the circulation certain.

Cultivate acquaintance and knowledge of every fishing port in the kingdom from Wick southwards; know whom to apply to, and where, and, better still, let the merchant there know who is ready to do business with him when his season opens. He is seeking an outlet, you are seeking an inflow; the needs of the one will match the wants of the other.

Truly, the business of buying is a comprehensive one indeed, and whoso is master thereof has a sure passport to success; whether he be able to pass on to the equally difficult problems of shop-life and practice remains with himself and the use he makes of the knowledge, which is detailed for his guidance through the pages of "THE PRACTICAL FISHMONGER."

CHAPTER X

TAKING STOCK

The Important Feature of the Business.

IN the whole gamut of business there is no other note which needs so continually to be touched upon as this, and the words are to be understood in their broadest and implied meaning; not only knowing one's stocks, but the further use of the knowledge in adding and subtracting so as to arrive at the net results of the trading through any specified period of time.

In business, as in life, to know where you are is a mark of understanding and of knowledge, but one, nevertheless, that is all too seldom attained, and it must be confessed that in the fishmonger's business this knowledge is too often confined to the rudimentary purchase of what is wanted and pocketing the proceeds, the only absolute knowledge being that more goods are wanted, and so-and-so cannot have their cash to-day.

The purport and intent of "The Practical Fishmonger" is to awaken the trader to his own best interests, and having done so, to proceed to impart such knowledge as will enable the aroused faculties to serve those interests to the best advantage.

Varieties of Stock-taking.

The taking of stock for the fishmonger may be divided or looked upon from a time point of view, as of four orders, daily, weekly, monthly, yearly.

Stock-taking, when indulged in at all, is usually of the yearly order; some few consent to a monthly overhauling of all the business; a larger number institute a weekly investiga-

tion of affairs, but fewest of all are those who live from day to day in company with a complete knowledge of the conditions and financial state of their business.

Let it be confessed at once that the most irksome method is the most illuminative, the most troublesome form, the most informing, and this without doubt is the stock-taking which is done daily.

With the dry goods businesses such an idea would be scouted as ridiculous; has not the trader last year's figures and accounts established that the gross profits figured out at 30 per cent.? That being so, there remains but to take the percentage of each day's turnover to arrive at the gross profit, to subtract the percentage of expenses therefrom, and the net profit, within a negligible shade, is arrived at.

But with the fishmonger this will not do at all; within the space of a week plaice may be 7s. and 4s. per stone, finnon haddocks 6s. 6d. and 4s. 6d., or each price may obtain through a week, or weeks, and all the while a sixpenny haddock remains a sixpenny haddock to the buyer, if not the seller, for so eminently perishable is the fish that to raise the price commensurately with the cost, is to be more than risking an entire loss.

It is, therefore, all the more imperative that satisfactory knowledge should be obtained over definite periods, and the smaller the period of time, the safer and more stable is the man and his business.

To be able to exercise a controlling influence over the actions of subordinates whilst leaving them unfettered action and perfect liberty, is the ideal which is necessary and should be aimed at—a difficult compromise in the art of management truly, but a possible one when the following method is carried out.

The Daily Stock-taking.

Let us take the daily stock-taking first. It is assumed that on the Saturday night every bird, fish, or other saleable

item is listed, and priced out in accordance with its value, having an eye to the deterioration which will take place before business is resumed on Monday morning. All goods bought or sold by weight or number, must be scheduled in the same manner, and any expenses incurred in getting them into the shop—rail, carriers' charges, and so forth—should be fairly apportioned, leaning always to the safe side, remembering that however good the goods may be the fact that they are on hand bespeaks a risk of some ultimate loss.

The Method.

To these are to be added the weights and value of goods received from all sources during Monday, and here will become apparent the need of the weighing-in of every item that is sold by weight. Plaice, haddock, whittings, may be bought by the trunk or box, soles, slips, and turbot in the same manner; but if the custom is to sell by weight, then the weight factor must be considered and provided for, when the goods are taken into stock. All goods sold, for cash as well as for credit, will need to be entered up in detail; in a business of any dimension this may entail a part of the time of an extra clerk, and the system of daily stock-taking may require the whole of his time, but it will soon become apparent whether this time is well spent and whether the expense is justified or not.

The analysing of the day's work will be the most serious part of the business, but only until the clerk has acquired some skill and, therefore, celerity in the task; when this is attained the routine will be found to be quite ordinary, and within the reach of elemental knowledge.

In the following pages are given illustrations of the working of the system as applied to daily stock-takings.

Briefly, the principle is: add together the value of the soles remaining overnight and the soles bought during the day, from the total thus arrived at deduct the value of soles remaining when the day's work is finished. From the analysis or

dissecting of the day's work take the value of the soles sold during the day, and the difference between cost and selling price will give the gross profit for the day, thus—

In stock	7½ lbs. @ 1s. 4d.	.	£0 10 0
Bought	10 lbs. @ 1s. 6d.	.	0 15 0
	17½ lbs.		£1 5 0
Stock in hand,	5 lbs. @ 1s. 6d.	.	0 7 6
			£0 17 6
Sold	12½ lbs.	.	1 2 3
	Gross profit	.	£0 4 9

Some Values of Daily Stock-taking.

It will be apparent at once when any difference exists between the balance that should be on hand and the weights as sold and remaining, the differences would have to be traced to waste, omission to charge when sold, or purloining, and it is obvious that each of these channels of loss find an effective barrier in the knowledge of the fact that every scale and pound of fish is brought to the bar day by day and made to yield an account of itself.

The responsible buying authority to be questioned or faced with the charge of overbuying if undue waste is shown, the salesmen to be impressed with the need of exactitude when selling and recording their sales, especially when an interesting customer absorbs their attention and takes away with them the goods which have been bought on credit, and the element which knows not the elemental difference between *meum* and *tuum*, mine and thine, is apprised that everything is missed, and questions will be asked that do not brook a burked reply.

It has happened that a salesman is not conscious of the amount of waste in cutting salmon or turbot until the system has been brought into force, has not realised the vast difference between a big male turbot and a female

when the latter has a big, bulging roe that has to be sold as *cuttings* because no one wishes to pay 2s. per lb. for it. It is one thing to imagine that 9d. per lb. extra will cover the loss upon a fish when head, flap, roe, and thin side are cast away as useless, and quite another to *know* how much per lb. is to be added to pay for these things and to leave a profit in addition.

It is one thing to imagine that, because a belief is held that 'but pays, it should have attention given to its buying, and prominence when it is bought, that the bloater can be ignored, "because, of course, in our high-class shop and business, bloaters do not pay," when, as a matter of analysed figures it would be found that the bloaters beat the cut turbot every day in profit-making, as also in the smallness of outlay involved. "I always thought that turbot was the best paying fish we sold," said a reluctantly sympathetic foreman to whom the system had been introduced; his sympathy became the making of him, henceforward he knew, and his knowledge extended to, not only the one item, but to every other that was bought or sold.

The analysed and dissected account page will be found to give a variety of detail and to afford an amount of valuable knowledge which cannot be gained in any other way, and by duplicating the examples given, introducing them into daily business life, it need never be said that failure results from times being bad, or prices high, or the hundred and one stock excuses that are trotted out to do duty upon occasion; but if a man is going to the wall he can be cognisant of every step he is taking thither, and the knowledge gained gives the power to retrace his steps to a path of safety whilst yet there is time and opportunity.

Some Explanatory Criticisms.

From a consideration of the daily stock-taking sheet as given, several things will be apparent. First, that the

	Stock in hand, Saturday, 3rd April.			Bought, Monday, 5th April.			Total.			Stock, Monday, 5th April.			Value of goods disposed of, Monday.			Sold, Monday, as per daybooks.			Profit.			Loss.		Remarks.
	1			2			3			4			5			6			7			Weight or No.	s. d.	
	£	s.	d.	£	s.	d.	£	s.	d.	£	s.	d.	£	s.	d.	£	s.	d.	£	s.	d.			
Slips .	5 lbs.	6		4	4		9	10		4	4		5	6		4½	8		2		½ lb.			2 slips useless.
Soles .	3 lbs.	3	6	6	8		9	11	6	3	3		6	8		6	12		4					
Turbot	1½	1	9	10	8	4	11½	10	1	7	6		3½	4	1	3	5	3	1	3	½ lb.			Loss in cutting.
Smelts		1						1						1	6		7	6		2				
Lobster		1		6	7	6	7	8		2	3		5	1		5	1	7		2				
Halibut	4	3					4	3					4	3		4	4		1		½ lb.			Loss in facing-up.
Salmon, Siberian	22½	12	6				22½	12	6	10	5		12½	7		12	12		5	4				
F. Haddocks	1	4					1	4		2	1	6	10	4	6	10½	5	10	1	4				
Lemon Soles	12	9					12	9					51	1		51	1	6	2	6				
Plaice	2½	15	6	2	11		4½	6	6	12 lbs.	5		11	3	6	10	5	3	1	9	½ lb.			
Hake	11	3					11	3		10		5	50	2		50	4	2	2	1				
Herrings	30	1	3	30	1	3	60	2	6	20	3		50	8		50	11	6	3					Sold as cheap fish.
Mackerel	10	1	6	60	9	6	70	11	9															"
Conger Eel	4	9					4	9																
Bream	4	9					4	9																
Filletts	3	11					3	11		1	3		2	8										
Dried Haddocks	76	27	6				76	27	6	14	4	6	62	1			9	4	1	4				
Kippers	3	8					3	8		½	1	6	2½	7		1	9	6	6					
Bloaters	120	5					120	5		10	6		110	4	6		9	3	2	9				
Reds .	15	15					17	15			14			1			1	6	6					
Cream	17	6	4				17	6	4	6	3		11	4	1	11	5		11					
Sausages	17	12	9				17	12	9	5	3	6	12	9	6		11		2					
Salt .	1	1					4	8		1	2		3	6										Used in shop.
Ice .	2	4		2	4		5	9		1	2		3	6			5		9					Used for icing up.
Winkles	1	1	9	4	7		5	8	9	2	3		3	5	3		6		3		4			
Oysters	100	8					100	8		24	2		76	6		72	9		1					
Eggs .	24½	22					24½	22		12½	11		12	10	10	12	12		2		1			
Ducks	2	5					2	5		1	2	6	1	2	6									Forgotten to be booked, charged on Tuesday.
Chickens	5	13	9	12	1	8	17	2	1	10	1	7	7	14	3	7	19	3	5					
Pigeons	10	7	6				10			4	3		6	4	6	6	6		1	6				
	£10	13	1	£4	8	7	£15	1	8	£5	12	7	£9	9	1	£12	3	1	£2	18	8			

stock remaining on Saturday night amounts to £10, 13s. 1d., Monday's sales to £12, 3s. 1d., a creditable showing for the buyer, proving that in the aggregate he had less than one day's stock on hand.

The total of the second column, £4, 8s. 7d., should prove itself with the goods - bought journal for the day.

The detail additions of the third column, £15, 1s. 8d., are proved to be correct, because No. 1 and No. 2 agree with it in their aggregated amount.

Columns 4 and 5, when added together, prove themselves as they balance No. 3.

The details of column 6 should be substantially correct as the total, £12, 3s. 1d., corresponds with the amount of the day-book and petty-cash for the day.

The gross profit, £2, 18s. 8d. (column 7), is reduced by 4s. 8d. loss, as shown in column 9. The net profit of £2, 14s. is proved to be correct by column 5, £9, 9s. 1d. value of goods disposed of being subtracted from column 6, £12, 3s. 1d. value of goods sold.

The remarks, column 10, explain deficiencies and short-ages. The only item to be cavilled at is the blunder of the salesman, or clerk, who omitted to charge the duck, sold for 3s. 6d., and which will be included in the next day's booking-up—an amount which will pay for the day's work of the clerk, who has taken some four hours in dissecting and arriving at results which are as accurate as they are illuminating.

It will be evident that a business handled on these lines is always well in hand; every step of its way is marked out clearly and convincingly, whilst the moral effect upon every transaction is beyond the value of computation.

A modified form of daily stock-taking would be to have each day's stock priced out and added up as was column 1 and column 4.

Add Saturday's stock to Monday's buyings, and subtract

Monday's stock and the result compared with Monday's sales will give the gross profit, thus:—

Stock, Saturday	£10 13 1
Goods bought, Monday	4 8 7
	<hr/>
	£15 1 8
Less stock, Monday night	5 12 7
	<hr/>
	£9 9 1
Goods sold, Monday	12 3 1
	<hr/>
Balance, being gross profit	<u>£2 14 0</u>

The duck has been lost sight of, but it would be well that every business, although unable to enter into the dissecting detail, should arrive at these simple totals daily; the stock has to be taken for market purposes, a little more time and thought bestowed upon it would give correct weights and numbers instead of approximate ones, the guidance to the buyer would be more valuable, and the returns in £ s. d. would probably appreciate.

CHAPTER XI

THE STAFF

The Manager.

WITHOUT a doubt the most satisfactory management is that which vests in the proprietor himself, when his acquired knowledge is used day by day, both in gaining more and in putting to use and to the test what is already possessed.

The personal equation is still the factor by means of which the greatest results are obtained, and the obtaining of results is only possible from continued satisfaction of one's customers, of which evidence is seen in the accumulative growth of the bulk of trade.

But the master cannot be ubiquitous, he has other duties often—duties, maybe, that sometimes he would be well advised to relinquish, eggs in other baskets that are very shy of hatching and very uncertain in the recompense, and therefore do not pay the watching; but the fact remains, the successful man is found giving an eye, and some attention, to public or private enterprises that take him bodily and actively away from his counter whilst some of the work of the day is in progress. But in any case, he needs an understudy, the assistant who in a small business becomes the manager in a correspondingly larger shop, and with the assistant as manager we are here most particularly concerned.

The Qualifications for a Managership.

That he should be a fishmonger goes without saying; that he should have graduated from block to block and shop to shop until his judgment of a chicken is equal to

his knowledge of the condition of a sprat also goes without saying ; and that the employer's knowledge of his abilities should be comprehensive is a *sine quâ non*.

Like master like man, is a world-old adage, but perhaps hardly as true as it is trite, the difficulty being to find the master's replica in thought and manner and knowledge. The employer is the walking tradition of the business, the embodiment of what he has made it ; that the manager shall voluntarily follow the same ideal is a difficulty that is all too acute. And sometimes it is well it should be so ; it is possible for the master mind to become so possessed of its own infallibility, for strength of mind and purpose of will to become so inflexibly dogmatic that there is no convincing of any other point of view, resulting inevitably in a warped judgment and outlook, a horizon bounded within very narrow limits.

Study the New Man.

It is good to train a manager from boyhood up, to imbue him with the master's ideals, and to equip him with all the knowledge possible of the business, of the customers, and of the thousand and one items that make up the round of daily, weekly work ; but it is a better plan often to watch the new man, to learn, it may be, methods that are fresh, to come to close quarters with plans thought out by another, and with procedures which are as strange to the new master as are the surroundings to the new man.

Stand on one side and let the new man pass by in the procession ; in many things the unbiassed mind will allow itself and its knowledge to be still supreme, in others it will as fearlessly admit that there is something to learn and that no one man knows all.

Draw out also whatever initiative force the new man or old manager possesses ; his value to the business, and, therefore, to yourself, is in development along right lines, the judgment when to act and how.

The Need of Confidence.

However small the part the manager at first is called upon to play, let him see that he has your confidence. If I am not trusted, then I may as well be suspect with cause, as under suspicion without it, is a train of reasoning that can hardly be quarrelled with, however unmoral the conclusion. Treat every man as a rogue until you find him otherwise, is a policy too apt to defeat its own ends; such is human nature that by far the safest course is to assume an honesty whilst keeping alive such safeguards as knowledge and reason dictate.

But honesty is only one of the qualities concerning which confidence is desirable. The due performance of a task gives just as much scope for its exercise; detail the job that is to be done and leave it at that; expect it to be done fully and completely, interfering only if the method followed is altogether outrageous, but for the most part waiting until the work is finished before showing a better way.

And Autonomy.

Should the manager be left to himself to control the business, as is the case with those who serve a multiple concern, then there is only one method of getting the best service, and, therefore, the best results; within certain defined limits the manager must be autonomous. He will stand or fall by the results which he obtains, and it must never be possible for him to be able to say, I was compelled to this course or to that.

Even should the proprietor be a wholesale merchant, it is the height of folly to wire, "I am sending you fifty pounds of soles because they are cheap." Apart from the undue loading up of the shop, there is the destruction of an independent mind, the controlling of a judgment and a choice which, given freedom, would have said, "Send me thirty pounds," and straightway have laid himself out to

find customers for the quantity, selling them profitably and without waste.

A Second String to the Bow.

An error of a master sometimes has been to introduce a second man into the shop with the intent of supercession by and by. Rarely does such a plan work out as the employer anticipates; friction is engendered which is inimical to the best interests of the business and of all concerned.

That wisdom suggests to the controlling mind always to be prepared for eventualities, cannot be cavilled at; as well expect a steamship company to be running without a relay of men, first officers, and such like, who in emergencies can be promoted to command, but it would be folly to sail the superseding man in the same craft in such a manner that the intention was obvious.

For the Manager—Freedom.

In all essential things, freedom. There is no other royal road to the best results—freedom as to buying, freedom as to staff, freedom in the manner of seeking trade or canvassing for it, freedom absolute and unqualified except by failure.

As to the man himself, his manhood will arise in proportion as freedom is given and trust is shown; whilst in a subordinate position he will have qualified for the higher post because a set purpose in life has been always to be equipped to take the next man's place, not from the selfish motive of supplanting him, but to prove the ability to take such a position should it be offered.

The Virtue of Aspiration.

The man above, in his turn, should be aspiring also, and if he is not then he has proved himself incapable of advancement, and presently may even fail to hold that which he has.

“You cannot prove an aspiration,” says a modern writer, but when applied to business the sentence would appear to

be inconclusive; a man proves his aspiration when seeking to bone a chicken in less time to-day than yesterday; he proves his aspiration with every studied attempt to improve the display upon the front, when he is seeing that a task is completed so as to excel, on completion, all previous doings whether on point of quality or time.

The writer has emphasised this virtue of aspiration believing that the reason why men fail to reach the stage of managership, or, reaching it, to attain to proficiency therein, is because they have lacked the looking-forward spirit, and have been content to bound the horizon with the perfunctory performance of the doings of a day.

The manager is supreme; he is instead of the master. Can he fill up the responsibility of the position—not in vain apeings and high and mightinesses, but in the broadening of self until he can do as well as the employer can?

The Danger of Assumption.

Between aspiration and assumption there is a great division: the master has obtained his position through positive qualities of mind and judgment, has attained to some eminence because the wooden spoon with which he was born has, by his own efforts, been replaced by metal of a more or less valuable character, and such transmutations are not effected excepting the man has proved himself competent.

Assumption on the man's part would thrust the master-mind aside, brush away as old-fashioned and out-of-date the qualities or business virtues, by the use of which success was scored, and, short-sightedly, assumption is essentially this, and in striking out a new path, not because it is better, or because the direction of it has been reasoned out, but because it *jumps* to view. Such men will fail when brought to the testing time, and well for them if the failure is allowed to be but temporary, and the assumptiveness receives a salutary check.

These may be considerations that savour of dogmatism, but the need of them is too great to be neglected.

The Duties—and Don'ts—of a Manager.

As to the duties of a manager, these are manifold. "Always on the watch," a motto of Frederick the Great, will include many of them.

Watching the stock, at night particularly, when thought has to be taken of what is required to be bought for the next day's business, a stock complete in every detail, is the safest method of all, and watch also the stock when it comes from the ice-box in the morning; to rightly use and place each item is the secret of profitable handling.

Watch the front that no possible customer passes by unrecognised; such recognition is often the deciding factor in customers staying to buy when otherwise they will pass by.

Buy your goods to suit the day, the one day only; to be able to see further is for few men, and these often err without having the handicap that you have of a perishable stock to carry.

Be liberal in display of goods; to be meagre is as bad as being lavish; poverty draws few crumbs to its door.

Check your buyings as you would your cash; be as careful that your stone of whittings weighs fourteen pounds as you are to get twenty shillings for a sovereign—goods are cash.

The clean manager will inspire the staff to be clean also; be never in doubt or wavering, a beard or a clean chin—a stubbly one, never.

Be punctual, arriving as well as leaving, and if an hour is desired, take it, but do not tag it on to the meal times, the staff may imagine you are taking liberties and will endeavour to follow suit.

If oysters are wanted at 7.45 watch the clock face so that they reach in time; if memory in this direction is bad—and some men are born with a chronic failing as to times—

keep an alarm clock handy always set for the next engagement.

Serve your customers with despatch. The draper's store may interest them, the fish shop wearies them; let them begone and thus make room for another.

Wouldn't *you* object to a newspaper wrapping around your food? Time may be short with you, but it is always long enough to find a sheet of white and brown paper to make a respectable package.

Make a profit on every sale; direct, when the goods are good, indirect only when they need a quick sale or there are other ends in view.

Keep yourself in touch with the trade. Your weekly *Fish Trades Journal* gathers up the knowledge and dispenses it for your enlightenment; spend your pennies in this direction with royal lavishness, better a newspaper less in the week than a news-less week.

Not what you think the shop looks like, but what it is like from the customers' point of view, is what should interest you and control your management.

A clean face is a necessity for yourself, your staff, and the cut cod-fish on the marble slab.

Saturday's stocktaking is the most important of the week, and the condition of the stock as important as its quantity. If a daily stock-taking is impossible, then a weekly one must be compulsory. To know that a fiver was earned last week is an incentive to beat it this.

Keep your eyes on the odds and ends; they have a knack of coming to nothing. A turbot's flap is the finest part of the fish, and should be turned into the cash it costs.

Shout aloud! but let it be by tickets, by blackboard, by advertisement, that whoso runs may read.

Smoking may soothe a worried nerve, but let the soothing follow the worry and after business hours; never mix the two upon the premises.

Wages and commission are paid to a manager in return for his whole time and services; the worry as to "who's the

winner" is a trespass upon time already paid for and energies that for the time being are not your own.

Keep smiling. Because Mrs Green annoyed you is no reason why you should annoy Mrs Brown.

When the faults of yourself or staff are apparent, apologise; when the customer is at fault, note it not, pass on to the next business.

Don't grumble; your lot may not be quite what you would like, but the disease is like scarlet fever, apt to run through the house, and a growling staff is an effective bar to business.

Be obliging, it costs little but means much to your trade.

Don't do things by halves; only the born-tired man exhausts his energy when the job is half through.

Keep well posted in cost prices for to-morrow as well as to-day; well sold is only possible if the exact cost figures are known.

Know what is being done in the trade in other districts as well as your own.

Keep a register of people's likes and dislikes; the woodcock buyer and the cheap salmon man are both useful customers if remembered at the right time.

Keep interested in the number of the people served; these, and not the money spent, are the sure index to the growth of the business.

Remember Æsop's fable, don't get a swollen head; a manager all head has ceased to be a man.

If the master does not worry you be content that things are going well.

Not to be equal, but to surpass, is the mark of the striving man.

Before you tread, look ahead; before you fire, aim.

The manager is the master *pro tem.*; clothed with his authority and responsibilities he has the possibilities of becoming equipped as a master man without the risks, and whilst he may argue to himself that the master is profiting from his service, let him reflect that he is qualifying for a master-hood without cost and at the master's expense.

CHAPTER XII

YEARLY STOCK-TAKING

The Income Tax.

IN these days of ever-increasing vigilance on the part of the income tax authorities it becomes more than ever necessary to be prepared with an exact account of the year's trading.

It is continuously asserted that men pay less than they ought, and undoubtedly there are flagrant cases of evasion, but the writer is convinced that these are more than balanced by the great army of small and middle-class traders who pay year after year upon the amounts they are assessed at and are afraid to appeal, and this for two reasons: some because they cannot show figures in marshalled order, others because they fear to make their true position known; better to pay the £10 than to seek the relief to which they are entitled by disclosing their true position to men who are able to influence trade around them in some shape or form, able, if nothing else, to refuse to sell them goods over which they, the local commissioners, may have some control or interest, thus damaging the credit of the appellant at a critical time.

The regulations provide for an appeal to a special commissioner, but one never hears of the trader coming forward and availing himself of the opportunity. The safest way of all is to arrange with the local assessor by providing him with figures which he can accept; it is by far the cheapest plan in the long run, for once the assessment is made the official mind clings to it with all the tenacity possible, and will not budge from it without an overpowering force of evidence,

and that of a class which it is almost impossible for a retailer with a slipshod manner of conducting business to produce.

Once the assessment is paid without a protest the assumption seems to be that it is below the mark, and the next year it is raised, the screw is given another turn and yet another turn, until disaster occurs, and that this is no fictitious statement of the case is borne out by the fact of men having failed, amongst whose latest payments have been moneys for income tax, whereas had they have earned sufficient to be entitled to pay, there would not have been any need to seek relief at the hands of the official receiver.

Once the totals of the month are arrived at in the analysis book it only remains to add the twelve together upon a page reserved for the purpose, and the figures which prove the year's trading and profit are all before you.

The payments for repairs, vehicles, rents, rates, taxes, telephones are easily made a sum of, and with their aid the balance sheet for the year is complete.

It must be understood that the assessor of income tax will demand that a stock be shown both for the beginning and the end of the year, otherwise it is open for him to reject the statement shown. In many businesses the stock is the crux; there may be £1,000 to commence the year, there may be £2,000 at the close; obviously, if the stock is not counted in, the profits will show £1,000 less than they really are, and the revenue be defrauded accordingly in that year, although, by the same method, the extra amount should come to credit afterwards, providing nothing untoward happens in the meantime.

Based upon the figures obtained from an analysis book the writer gives a form of account which the authorities will accept; they may ask questions thereupon, but having all the figures by you such questions can be answered in a manner to satisfy the most exacting of state servants.

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April 1913. Stock . . .	£517 7 2	Goods Sold,			
Goods Bought . . .	8,874 15 0	Cash . . .	£4,026 8 9		
Gross Profit . . .	1,890 8 1	Goods Sold,			
		Credit . . .	6,726 8 7		
				£10,752 17 4	
		Credit and Discounts			
		received . . .		197 6 5	
		April 1914, Stock . . .		332 6 6	
	<u>£11,282 10 3</u>			<u>£11,282 10 3</u>	

Telephones, Rent, Rates,		Gross Profit brought down	£1,890 8 1	
Taxes . . .	£380 16 5	House rent . . .	35 0 0	
Vehicles . . .	29 12 7			
Repairs . . .	37 19 6			
Expenses . . .	261 18 10			
Advertising . . .	40 19 9			
Horsekeep . . .	55 18 6			
Wages . . .	790 19 9			
Stamps . . .	14 12 6			
Bad Debts . . .	39 16 8			
Balance . . .	272 13 7			
	<u>£1,925 8 1</u>		<u>£1,925 8 1</u>	

Insurance Premiums—		Balance brought down . . .	£272 13 7	
London and Lancs. . .	£7 19 6	Income, 1 House . . .	26 10 0	
Prudential . . .	13 12 6			
National . . .	15 12 0			
Balance . . .	261 19 7			
	<u>£299 3 7</u>		<u>£299 3 7</u>	

1911 . . .	£226 18 4
1912 . . .	355 17 7
1913 . . .	261 19 7
	<u>3)844 15 6</u>
	<u>£281 11 10</u>

The above statement shows an average for the three years of £281, 11s. 10d., and this is the amount, less rebate, £160, that the tax will be levied on.

Some will consider it a difficulty to arrive at the figure £37, 19s. 6d. for repairs, for instance; probably this has been incurred to several men at various times of the year, and in searching for the payments they are apt to be overlooked. A good and effective plan is to use a supplementary ledger in which all accounts received for establish-

ment charges and expenses are entered up as personal accounts in the ordinary way. At the end of the ledger set apart a page for vehicles, another for repairs, another for advertising, and so forth.

At the end of the financial year transfer whatever amounts of indebtedness have been incurred to any of these personal accounts—Jones the builder; Johnson the wheelwright; the *Skibbereen Eagle* for advertising—to one or other of the pages at the end of the book, so that were it possible—and it is—to know that £100 has been entered up in the fore part of the ledger for the twelve months, then £100 should be entered up at the end of the ledger also.

No item has escaped you, and your trading account rendered will be complete.

See that all bad debts are entered up as they occur; leaving them for two or three years may lead to their being rejected, and it is bad enough to lose the whole amount once without having to pay a tax on the total, which would have been earned had you been able to carry on without the loss.

There are no tax terrors in store for the man whose business books are in good shape. To have to pay at all may be irksome, but at least you can prove you have earned the amount, and then there is little hardship in paying; the hardness irks most when the payment is exacted in the face of loss.



CHAPTER XIII

THE DEVELOPMENT OF THE CASH-BOOK

HAVING "taken care of the cash" in the method detailed in chapter v., it now becomes a duty to take care of the results arrived at and to tabulate them in such form that they are readily available to serve the higher interests of the finance of the business, for to possess a mass of digestible figures is of little value unless they be turned to constant account.

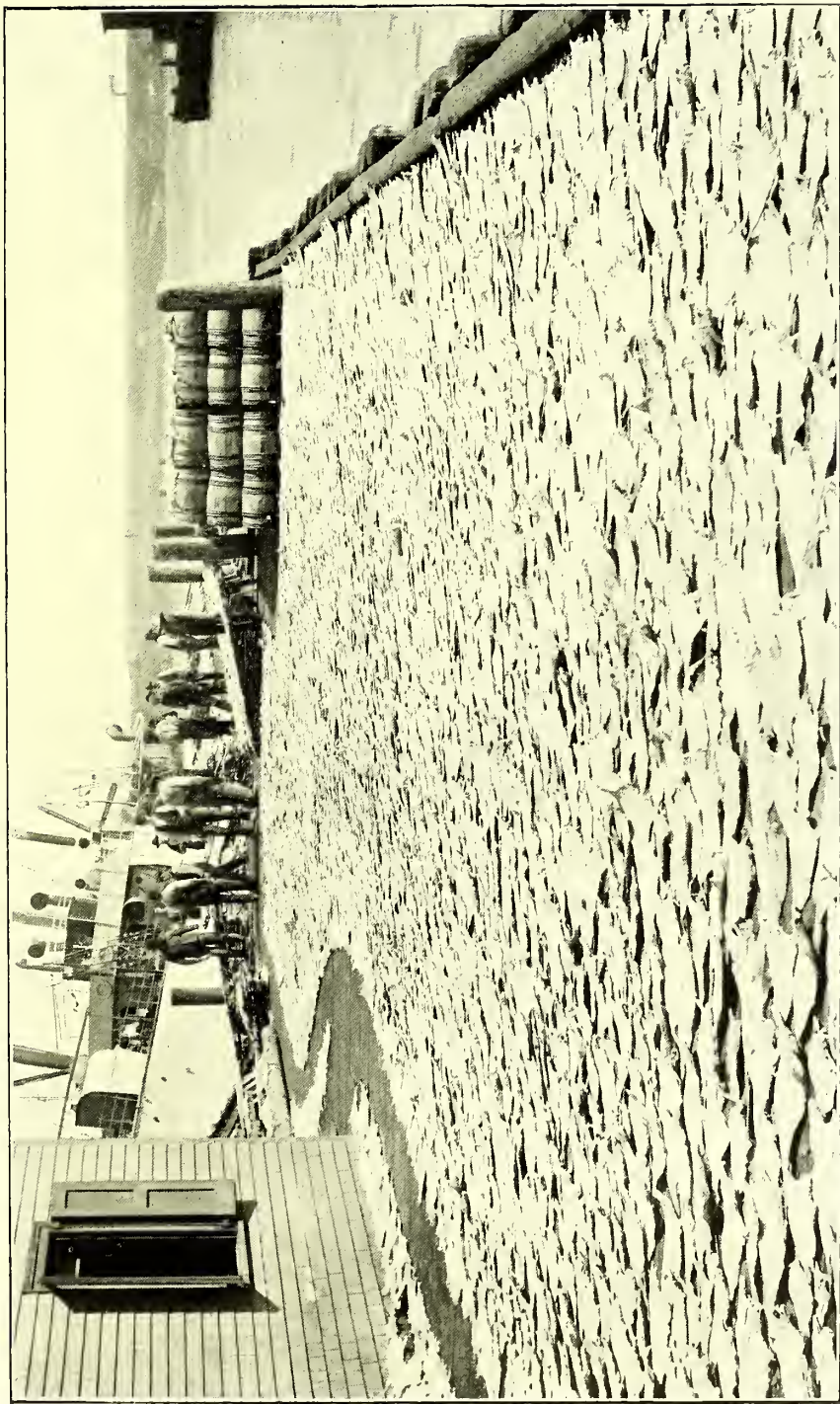
The Analysis Book.

For this purpose an analysis book is required; these books are sold giving printed headings to each column, but such are rarely applicable except to one special business, and whilst most businesses are alike in fundamentals the detail is invariably different, therefore buy an analysis or dissecting book which is ruled only, and save the wasted money entailed in buying one whose headings have to be re-adjusted to your particular need. For 10½d. or 1s. one can be purchased ruled with fourteen cash and two particulars columns, and with pages sufficient to last for four or five years, it only being necessary to use an opening a month.

In the following pages (*see* pp. 130, 131) will be found a specimen copy of a month's complete working.

Although in the aggregate it would appear to amount to an appreciable quantity of figuring, little fault will be found with the amount of two or three minutes per day, which is all that is required once the details of bought-journal and of petty cash-book are completed as part of the day's routine.

It will be noted that although the opened page represents,



[By permission of the Secretary to the Office of the High Commissioner for Canada.]

SUNNING OF DRIED FISH ON WHARF, HALIFAX, NOVA SCOTIA.

in the main, the month of October, yet the month begins upon an odd day, and finishes in the same way, and a little explanation is required.

It has been found by experience that the observance of calendar months is disturbing and distinctly troublesome. Wages are usually paid weekly; rents, rates, taxes, etc., quarterly, but are as easily computed weekly as quarterly, and, greatest reason of all, the year, with the fishmonger, automatically divides itself into periods of weeks by the coming of the Saturday with its always lessened stocks. A month that ends on a Friday night, or figures that finish on that day because it is the last day of the month, would be a nuisance to a business man who would have to take his expenses at five-sixths of the week and other things in like proportion. It is, therefore, found best for each month to end on the Saturday in the week which contains the last day of the month, and to begin the next month with the following Monday, although, according to the calendar, the month is already several days old.

The columnar totals of the week and the month will give the trader all the knowledge of the working of his business that it is possible to obtain: profit and loss; care or carelessness with which the cash has been kept; increase or decrease of trade, cash or credit; whether the amount of money received for the payment of credit accounts is greater than the credit given, or whether the debts, as is most usually the case, show a tendency to increase unduly; whether the incidental expenses are above the average, and leading to enquiry why the upkeep of bicycles is greater than it has been; whether the goods bought for cash have been paid for in that manner when some of them should have passed into the ledger and been paid for by cheque at the usual settling date. In short, the open page is a barometric record when wisely and discerningly used of every movement and tendency of the business, and the record being thus always within reach it becomes a very Bible for conduct, and an unfailing guide for control in every direction.

Oct.	Totals.						Accounts received.			Cash Register.			Should be banked.			Banked.			Incidental expenses.			Goods bought for cash.			Horses.		
	in.			out.																							
	1	2	3	4	5	6	7	8	9																		
	£	s.	d.	£	s.	d.	£	s.	d.	£	s.	d.	£	s.	d.	£	s.	d.	£	s.	d.	£	s.	d.	£	s.	d.
6	133	11	9	118	13	4	9	3	5	12	11	8	6	7	4												
7	7	2	13	22	1	7	24	19	2	1	0	8	25	8	10	31	16	2									
8							1	10	9	8	1	1	1	14	9	1	14	9	3	0	3	2	2	3	3	3	
9							41	2	6	1	5	4	41	1	0	41	1	0	2	3	3	19	11	10	10	10	
10							31	12	9	1	7	9	23	4	2	23	4	2	2	11	2	6	10	10	10	10	
11							25	3	0	2	7	3	20	17	2	20	17	2	2	10	2	7	10	10	10	10	
	140	15	1	140	15	1	133	11	9	7	2	1	118	13	4												
13	40	2	11	26	0	11	4	13		13	6		4	13	2												
14							1	13	0	13	6																
15	4	17	4	22	17	10	20	17	6	1	0	6	16	4	10	20	18		3	10							
16			8			9	5	17	3	12	10		2	14	10	5	2	11	6	9		1	8	3			
17							4	13	11	11	9		2	8					1	10							
18							2	8	2	1	5	2															
	45	1	0	48	19	6	40	2	11	4	17	4	26	0	11				16	1		2	5	4			
20							5	10	4		9	3		14	8												
21	18	4	11	13	2	1	3	4	2		9	8	3	12	2	4	6	10	4	1							
22							4	3	7		15	2	4	14	8				1	2							
23								9	5		10	4							1	7							
24							3	6	2		19	5	4	0	7	4	0	7	1	1		18	3				
25							1	17	10	1	9	10							1	2		4	6				
	23	5	6	23	19	7	18	11	8	4	13	9	13	2	1				9	10		1	16	11		8	
27							2	7			9	3															
28	15	19	2		6	8	2	4	11		12	5							1	6							
29	4	6	11				2	4	2		7	2							1	7							
30								18	9		11	0							1	5		1	4				
31							1	16	7	1	0	4							1	6		8	6				
Nov. 1							6	7	9	1	6	8	1	6	8	1	6	8	2	4		12	6				
	20	6	3	15	13	8	15	19	2	4	6	11	1	6	8				9	2		1	12	10			
	229	7	10	229	7	11	208	5	7	21	0	3	159	3	0	159	2	11	2	7	1	8	0	6		8	
							21	0	3							70	3	9									
																229	7	10									
Stock at commencement of month 10 5 7																											
" end first week 9 19 10																											
" " second week 10 7 6																											
" " of month 11 12 6																											

Wages.			Stamps and Telegrams.		Discounts.			Cash over.		Cash short.		Bi-cycles.		Bills paid.			Totals.			Booking.			Marketing.		
10			11		12			13		14		15		16			17			18			19		
£	s.	d.	s.	d.	£	s.	d.	s.	d.	s.	d.	£	s.	d.	£	s.	d.	£	s.	d.	£	s.	d.		
			2	6		4	9	1	2½						6th Harrison .	2	18	11	2	5	4½	4	10	5	
						4	6				1½				6th G. Jones .	1	13	4	6	11	6	6	2	3	
3			2	6	1	5	6								10th Dixon .	3	1	8	5	6	7	12	2		
3	11	6	6	6		18	4								10th G. Jones .	4	7		2	13	1	7	2	0½	
															10th Finch .	1	12	1½	9	14	2½	11	17		
															11th G. Johnson									8	
6	11	6	5	6	2	13	1	1	2½	1½						9	14	2½	22	1	7½	42	12	0	
																								35	
	5		1						1½						14th J. Johnson	6	17	10		16	1	3	16	0½	3
									2½						16th G. Jones .	2	5	4½	2	5	4½	4	12	9½	5
2			2	6					4	8½					Jenkins .	1	0	2	6	16	6	5	5	4	2
4	11	6								½					Petersen .		4	8		3	6	7	12	8	5
															G. Jones .	2	13	9	12	16	5	7	1	11	7
6	16	6	3	6				8	9							12	16	5	22	17	10½	14	4	4	6
																									30
	8	6	2	6				1		1					G. Jones .	2			1	9	10½	6	13		6
										½										16	11	5	5		5
5	11	6							1½							6			6	8		4	13	7½	5
									½							2	6		2	2	6	5	0	5½	6
6	0	0	2	6				1	3										10	17	3½	9	10	6	3
																2	0	0	38	0	11				28
	1	9	2	6				½							G. Jones .	2	2	1	1	9	2	4	13	5½	2
								½							J. Empson	3	5		6	13	9	4	8	5½	2
5	12		8															5	7	1	6	17	9½	3	
6	13	9	4	2				1														15	0	2	6
																5	7	1	14	7	0	42	19	5	31
26	1	9	15	8	2	13	1	2	0½	1	1½					29	17	8½	70	3	9½	166	5	5	126
																2	13	1							18
																26	15	8							
																	1	8							
																8	0	6							
																2	7	1							
																70	3	9½							

It will be noted that the full page is taken up with items transferred from the cash-book with the exception of those in the last two columns, which figures are the added-up accounts from the day - book day by day and the bought journal. Further, one column, bicycles, is blank throughout, it so happening that these ran the month without petty expenditure, or that being small, the account had not been presented for payment. The same remark applies to horses, although as a principle of shop practice the smaller the accounts are the more cash payments should be insisted upon, thus preventing an infinity of small entries in the ledger with the consequent waste of time in needless oversight and checking.

Explanatory of the Analysis Book Specimen Month.

The first week's total of gross cash received, £140, 15s. 1d., illustrates the fallacy of considering that one can be proud of a good week's work because the receipts from all sources are large and beyond the average, when, as in this case, £133, 11s. 9d. was paid in on account of old debts! Reasonable enough to be glad that these are paid, but to think that in any other way the week is a successful one is to imagine vain things.

It will be seen that the first two columns are concerned with the balancing of each week's cash inwards and outwards—

Cash accounts received.

Cash register.

Cash over.

being equalled by

Cash sent to bank.

Total of moneys paid out.

Cash short.

On the last three weeks it will be noticed that they do not balance; this is in consequence of payments being made out on the day which are in excess of the incoming cash, which payments leave the petty cash - book showing a debit

balance, but the total for the month comes right within a penny or two.

The same apparently erratic character will be noticed of columns 5 and 6; the "should be banked" totals are not what they would be were the petty cash-book always kept in funds; neither is it possible to bank every day when the result of the day's workings shows a debit; this explains the seven days' lapse between the last two payings-in.

As a matter of expediency it were better to insist upon outgoings being paid by cheque, or to allow a larger amount of cash to be kept in hand, but this inexpedient plan is illustrated that the student-reader may realise that any system which is cast-iron and cannot be made either to bend or stretch to an occasional need is useless for ordinary working.

Columns 3 and 18 show at a glance that £42 more has come in than has gone out on the books during the period. The latter column, of course, has no reference to the cash; it is only entered up there for the sake of ready reference and quick contrast.

An additional column, No. 19, shows the marketing for the period, this being extracted daily from the bought-journal totals, and with its aid all the material is at hand for a weekly, monthly, and annual stock-taking.

Column 17 gives the totals of all the payings out for the week, being extracted from the group of columns 7 to 12 and column 16. The totals at foot of column 16, which are the monthly totals from the foot of the same group, balance exactly with column 17, and this total added to the banked total—the details of which should tally with the passbook—give the full amount of cash received from all quarters as shown beneath column 1.

Again it will be noticed there is a discrepancy of a half-penny here and there, accounted for by the fact that banks refuse halfpennies, and that to chase these fractions through so as to reach exactitude would be worth more in time than the value of the coins; such minuteness at

such cost would be pedantry indeed—it can be done by the stickler for truth at all costs.

The Weekly Stock-taking.

As soon as the Saturday's work is completed there remains but to add the few figures necessary to complete each week's total; to cast up the day sheet, or day book, for the day and price out the values of the goods left on hand when the profit and loss account can be arrived at in a few moments. Thus—extracting from the first week's work as shown in our analysis—

Stock in hand	£10	5	7		
Marketing	35	5	1½		
Goods bought for cash	2	5	4½		
				£47	16 1
Less stock				9	19 10
				£37	16 3
Expenses	£0	11	11½	Goods sold for cash .	£7 2 1½
Wages	6	11	6	„ „ credit .	42 12 0
Stamps and Telephones .	0	5	6		£49 14 1½
Rent, Rates, Taxes, etc.	2	7	6	Less cost of goods .	37 16 3
Discounts	2	13	1		£11 17 10
				Loss	0 11 8½
					£12 9 6½
					£12 9 6½

The item, rent, rates, taxes, etc., is arrived at by calculating last year's outgoing for these and the etceteras, such as telephone, shop repairs, vehicles; expenses that are fairly constant year to year, and which can be allowed for by increasing and decreasing the amount a shilling or two as may be necessary.

On the showing it would not appear to be a very satisfactory week's work, but the reflection is that discounts should not all be borne in the one week, and yet seeing that in this week the customers deducted the items from their

accounts it is well they should show up straight away and be finished with.

The taking of the monthly stock, where this is considered sufficient, would be in similar form and just as easily arrived at. Thus, again from our example—

Stock in hand	£10	5	7		
Marketing	126	18	3		
Goods bought for cash	8	0	6		
	<hr/>				
	£145	4	4		
Less stock at end of month	11	12	6		
	<hr/>				
	£133	11	10		
	<hr/>				
Expenses	£2	7	1	Goods sold for cash	£21 0 3
Horses	0	8	0	„ „ credit	166 5 5
Wages	26	1	9		<hr/>
Stamps and Wires	0	15	8		£187 5 8
Discounts	2	13	1		133 11 10
Rent Rates	9	10	0		<hr/>
	<hr/>				£53 13 10
	£41	15	7		41 15 7
	<hr/>				<hr/>
					£11 18 3
	<hr/>				<hr/>

Thus there is shown a gross profit of £53, 13s. 10d. or a percentage of 28·6 and a net profit of £11, 18s. 3d., or a percentage of 6·3, both calculated upon the turn-overs

Calculating Percentages.

It is customary with some exponents of the art to insist upon profits being reckoned upon cost prices; wholesale men who settle the profit which their articles are to carry always calculate them thus, with the result that the profits appear more important than they really are. In the example just given the two percentages are turned into 40 per cent. and 8·9 per cent. respectively when calculated upon the cost of goods.

When the proviso is added every time “upon cost figures” it does not so much matter, but a little loose thinking, and looser practice, is liable to lead one into a difficult position.

Keep the ratio of expenses always worked upon the turn-over, also the gross profit, and the net, and the trader will escape more than one dangerous pitfall, not the least of such being to imagine that so much in the shilling will cover his establishment charges and upkeep, and that he may sell an article for so much when percentage figures upon the turnover would prove him to be working at a loss.

To complete the above example it may be noted that the ratio of the expenses £41, 15s. 7d. to the turn-over £187, 5s. 8d., is 22·3, equivalent to 4s. 6d. in the pound sterling.

Reduced to lower terms it will be seen that an item sold for 1s. must not cost more than 9d. if expenses are to be met, and that personal profit to the proprietor, assuming these figures to be actual working ones, can only be assured when the cost figure is below 9d.

A Schedule of Percentages.

The retailer who keeps a close watch upon every figure in his business will build up a schedule month by month from which will be apparent the various fluctuations of percentages as they arise.

	January.	February.	March.	April.	May.
Turn-over . .	£187	£196			
Gross profit . .	28·6	29·2			
Net „ . .	6·3	7·3			
Wages . .	13·9	12·6			
Discounts . .	1·4	2·1			
Horses . .					
Cash expenses . .	1·2	1·3			
Gross expenses . .	22·3	23·4			
Advertising . .					

All recurring expenses, such as advertising and similar outlays, should be dealt with alike, and reduced thus to the simplest form the trader can, if he will, check the career of his business at all points.

How to arrive at Percentages.

This is always a simple matter when figures assume the perfect divisors, such as 3d. in the shilling; every one knows automatically that this is a quarter, and therefore equivalent to 25 per cent. But with complicated figures the difficulty increases; the plan of arriving at the result is therefore given below.

To arrive at the percentage of £53, 13s. 10d. of £187, 5s. 8d., multiply the former figure by 100 and divide the product by the latter. To do this the shillings must be brought to the decimal notation of tenths—that is, every two shillings counts as one—therefore, decimally, £53, 13s. 10d. is expressed, as near as may be, by 53·7; multiplied by 100 it becomes 5370·0.

In similar manner £187, 5s. 8d. becomes 187·3, and the sum of division is shown as follows:—

$$\begin{array}{r}
 187\cdot3)5370\cdot0(28\cdot6 \\
 \underline{3746} \\
 16240 \\
 \underline{14984} \\
 12560 \\
 \underline{11238} \\
 1322
 \end{array}$$

Carrying the answer to one point of decimals is sufficient for all practical purposes.

It is a simple sum, and when it has been worked a few times will come as easy as A, B, C, even to the man whose meagre school-days are far behind him.

The busy or the lazy man will not wish perhaps to go as far as these figures will allow, but with an office staff trained to supply the base of them daily—the analysis book detail—he can stay his hand where he pleases, little or much, according to his requirements; they are there, and from them he can express all the knowledge that is desired.

CHAPTER XIV

THE ERRAND BOY—A SKETCH

THE dead end, the blind alley; these and similar expressions are used concerning the errand boy's occupation, if such it can be termed, and in regard to which the State has lately set a good example by refraining from discharging from the service the lads who have served them as telegraph messengers and so forth.

What is a boy? It would be interesting to have a collection of opinions from parental sources. One would reply "posterity," and in the ungracious tone of the reply one seems to hear the beginning of that now classic, and selfish, saying, But what has posterity done for us?

An American writer has crystallised the parents'—some parents'—view of the boy as "How much money on Saturday night," and another—a mother, careless and callous of what was happening to two of her boys—summed up with "Neither of those boys ever brought us home any money."

This sketch does not profess to be a dissertation upon moral obligations, nevertheless the review is useful to a proper understanding of the problem of the boy when he comes within our purview in the business and commences as one factor therein.

Why a "Blind Alley" Start in Life?

With singular lack of knowledge it is customary for shallow thinkers amongst writers on Economics to belittle the errand boy's vocation, and to class it always as a "blind alley," and a pursuit from which he is tossed out when occasion serves, with the months, and it may be years,

wasted, he having in the meanwhile learned to ride a bicycle, smoke, and spend his pennies at the pictures, those constituting his sole mental, moral, and physical equipment.

There is no ill without its reason as there is no cause without effect. School, home, boy, master—these are the four factors, and, if the philosophers *are* right, to which of them can the blame be attached?

Students of the subject find fault with a system of education which turns out as a product of the elementary school, a lad who is neither fish, flesh, fowl, nor good red herring.

The trader, with only too good reason, backs up the complaint with the addition, "I would that he were either," but lads have ceased to be a saleable product—humanity forbids: assuredly, however, there is more value in a bundle of "sea-sticks," or a barrel of reds, than in the raw, unshapeable material that is ground out, only too often, from the mill of school life, and labelled in the vernacular, "Ex-seventh."

It is not our purpose to enquire as to the causes of the failure to develop a useful article; the writer has an idea that a joint protest, or a formulation of opinions in the various trade papers of the country, would bring such pressure to bear upon the codists, and bureaucracy at large, that an overhauling of the fundamentals of teaching would result. But there it is. Not every lad is a dullard or a simpleton.

Jem.

There were breakfast orders to go out always, it being the West End of London, and early morning work was thought less of then than now.

Jem's home was none of the brightest, a thriftless parentage had developed in him a smartness which the home lacked. A chunk of dry bread was his breakfast, or rather stood as the symbol of it; this he took to work with him, newspaper-wrapped, and it regularly found its way on to the breakfast fish-tray, to be found and promptly

consigned to the tubs or laid aside as waste when a good-natured cook was over-hauling the fish after the lad had finished his round. By and by Jem returned, tears in his eyes, as he asked, "Had any one found his breakfast?" "Your *breakfast*, lad?" and what woman could do less than seat him down to a meal which prevented an aching void for yet a few more hours? And if Jem called at the grocer's to leave an order on the road home, took back some stamps to save the cook a trot, and worry the old foreman out of his life so that the goods for that house were despatched in time, could you wonder at it?

John Bull, Junior.

Not every lad is a waster. There was Bull. He, too, came from a home that was poor, but he had this one fixed idea, that it was time he was out and earning something, and when his birthday morning came that freed him from his law-governed days at the elementary school, he was off with such knowledge as he possessed to earn what he was worth to some one; it might be a lawyer, a chemist, or a fishmonger, and, indeed, it was all three. He had ploughed through mock briefs for a briefless lawyer, eaten his way through belladonna with the chemist, and finished up as giving the best value for his services at the moment, at the last of them all, the fishmonger's shop.

One other fixed idea was this, to do anything that came his way, and if he did not know how, to find the way aided by mother-wit and the Providence that helps those who help themselves. If he did not know that the proper place for the bit was in the horse's mouth and not behind his lip, at least he managed to catch the train when first he offered to drive to the railway station, time enough then to make the discovery by a kindly porter's aid.

There was a pride in the honest sweat that fell as the great old crates that lined the wet stone floors were scrubbed, top side, under side, 'tween sides, batten by batten, and swilled with water, which, in those days, flooded

the floors of the fishmonger's shop. And if the supercilious clerks made fun of the old patchwork lined coat, there was in the lad a Joseph spirit that was to make him a ruler over them by and by.

Bull was of the Scandinavian mould that had to forage for his fare, to make a to-morrow as well as a to-day, and only a mother-wit to boost him up.

Are there any of the breed still, any other Johns that carry on the traditions and will hand on the torch to their successors in the running? In our liverish moments we say, "Nay." We anathematise the powers that be for the ineffective training which produces the shirker and the shrinker, which seems to instil the love of a cuff turned down, rather than in an arm bared to the elbow in the dignity of toil. In our outbursts of spleen we fulminate against a topsy-turvydom which seeks for enjoyment, not caring who earns the price of it, which, beginning with the lad, would rather "strike" than strike home and hard into the job that faces and bids to exertion and toil. But there are John Bulls still whose individuality will rule, themselves first, and, after themselves, their universe, the fishmonger's shop in which they have cast their lot.

Another Side.

Slow-paced and leaden-footed, a great weariness in his tired frame, the errand lad wends homeward. It had not been his lot to choose his own ancestry, and, although some of them had possibly come over with Norman William—there were some sorry scally-wags in that august train—this half-famished lad was the product of a self-deteriorated line.

Slatterns and wasters were his forbears; the mother, save the mark, was even as they, a poor tool in any house. A stinking hot Saturday in September, such as sometimes occurs, and she had bought a rabbit for the Sunday, would not have it skinned and cleaned—the skin might be worth a ha'penny, careful soul.

It hangs at the back door all Saturday and through the steaming night and Sunday morning (how pleased the flies were and how busy in this happy hunting ground!); and I can see her now bringing this result of her own ineptness and imbecility back again to the shop, whilst the church-going people were afoot, tears in her eyes as the foul thing was held far from her, still warm as the sun-smitten wall upon which it had hung for four and twenty hours.

Poor Bill, his was a sorry life judged by ordinary standards; could there be anything else than soreness when the socks were only legs and the boots bought for a shilling at the stall in the market-place?

The work was eased for him by the other lads, and, with genuine regret, they subscribed their pence for the artificial wreath that expressed their sentiments when one day, with scarce a warning, Bill *went home*, his first and only one.

And yet Another.

Like every other lad George must have his "fag" alight whenever he is away from the shop, and it helps to soothe his ruffled self, labouring under a sense of unfair treatment.

Why is *he* given all the long journeys? Why does *he* have to walk when the foreman's favourite can have his choice of bicycles and never walk? Why is *his* job always the scrubbing up of the floor when another lad, the only other lad, wipes the tiles down and brushes the dust from the tinned goods in the show case, instead of taking turns about?

Truth to tell George was just a little hardly done by, for the foreman had not "caught on" with him exactly; an antipathy existed between them, and neither knew why.

The one was grumpy, the other was glum, and would have been glummer still except that the boss had a kind word always, and, if an ill word, said it kindly; but then the guv'nor was not always there, and there was plenty of time for ructions in between.

George had been in one or two other places as errand boy,

and without a doubt the fish shop was as hard, or harder, than any. No sooner were breakfast orders done with than lunch orders began to be talked of, orders to be got and orders to be delivered; these cleared, the tea-time needs had to be trotted out, and then the dinner-goods, whilst the telephone, with everlasting dinging, demanded boy here, boy there, until the old foreman would ask, "Do they think I've a regiment of boys hanging up, to be fetched down with the long arm?" His hey-day was the day of the coach and horses that went once a day, and, be it whispered, at the "Coach and Horses," *taxen rood*, he visited still in remembrance of old times, but more often than was wise, more often than once a day. A hard school for any lad at the best of times, and harder than ever when, without due regard for youth and its weakness, or rather want of strength, the boy is "tried out" by an unsympathetic and a harshly-minded foreman.

But cuffs and kicks served to keep George well balanced, the glumness wore away as greater knowledge dawned, and although the foreman's harshness was seldom relaxed, when it was, he would show the lad the mysteries of fishmongering, awakening within him the true artist spirit that delights in fine work whether it be in crimping a salmon, skinning a whiting, or cleaning a haddock; and the foremost position in the trade which George holds to-day, he owes to his own good sense and the ideals of a crabbed old man.

These sketches from real life are given here with a purpose; they are intended to counteract the idea that a fishmonger's business is demeaning, that an errand boy's life is all blind alley, dead end and no daylight, and to leave the impression that for the boy who will, the possibilities are as great, ay greater, than in many of the so-called respectable trades.

It is the lad who matters, all else is naught.

CHAPTER XV

COMPELLING A CASH SURPLUS

ONE of the greatest difficulties that faces any man in a retail business is that of being master of the cash which his business earns, of being free to draw a cheque upon it for use for extraneous purposes, and of always having the satisfaction of knowing that *now*, or at some certain future date, he will be able to handle a specified sum of money.

In the average business one sees activity, from morning to night, from week-end to week-end, and the seeing person predicts, or predicates, a prosperity which the trader is all too slow in realising.

There should be money obtainable and in hand for this purpose and that investment; but when the need or opportunity declares itself, the money is not there, and the result of the business is resolved into seeming and appearances only, approximating to Sir Walter Scott's estimate of the farming results of Triptolemus Yellowley and his like, "The carles and the cart-havers make it all and the carles and the cart-havers eat it all."

The tendency of the business is to swallow up its progeny and to batten upon that which it produces, and the purpose of this page is to suggest how and in what manner this can be encountered, and to provide a remedy.

In the section devoted above, page 134, to the question of stock-taking and its importance, will be found methods which enable the retailer to know where he stands week by week, and day by day if he will, to be made uncomfortable in the case of losses, and comfortable or contented when he has succeeded in showing an earned surplus. But the

realising and the handling of it is another matter entirely, and for this purpose there is no better counsel than that contained in the words—

“MAKE YOUR BUSINESS PAY YOU DIVIDENDS.”

The fishmonger holds a preferential position entirely as a trader; few if any can say to themselves ere the week has entirely closed—it may be midnight on the Saturday, but that matters not—I have earned, or lost, so much money this week.

Assuming that this amount is £2, and that his booking debts are constant at about the same amount and not growing, he would be justified in drawing a cheque for that sum and placing it to his credit in some other bank or deposit, or using it for the purpose of paying off some liability outside of his business. If the bulk of his turn-over has not grown he would be justified still in drawing the full amount and insisting that his book debts shall not grow either. This latter growth is only permissible as and when the trade itself is growing, and to take out of the current account week by week the money earned is the surest way of prompting the trader, laggard in this respect, that the book debts must be overhauled and that the customers' credits shall be kept within reasonable bounds.

The writer has realised by experience that the want of some such system is the reason and cause of the majority of the bad debts that are made; the banking account is not pinched for cash, there is sufficient to carry on and to pay with, as the accounts become due, and so, imperceptibly almost, the dubious and doubtful debtors enlarge their indebtedness and the *live* account of to-day merges into the dead and irrecoverable one of to-morrow.

Shillings and pence, and pounds if possible, removed from the danger zone become a source of positive strength, when, *per contra*, remaining in the business they are a form of constant weakness.

Have always Something in Hand that needs paying for.

This does not counsel the buying of property, investments in yet other business, shares, or consols whilst the business, the source of supply, languishes for want of the necessary capital to improve its money-earning capabilities, is famished for the means of support, for, as has been already intimated, nothing brings in such great and sure returns as the re-investment in the business as capital, of money earned, which is controlled by one's own brain and hand.

The Building-up of Outside Resources.

It does counsel, however, the gradual acquirement of such resources, outside the business, as can be relied upon to back one up should emergencies arise.

Few businesses there are but that can easily stand the strain of taking something from them in addition to the amount they contribute to the upkeep of the family—an amount this that should be regular and fixed, for the till which is open and free to household needs and household bills invariably brings trouble, and sooner or later disaster—but the amount the business is asked to contribute weekly towards outside purposes should be in proportion to its powers, and be a payment to the proprietor that is looked upon as the personal payment for his services and his work.

In the same manner that the wages are drawn each week and cannot possibly come again into the till, or be used for the needs of the business, this special money should be taken and placed away out of reach of any passing fancy or wish—for preference, in another bank—but at any rate placed to the credit of a separate account. Many a business could well afford to thus pay out a sum of £1 per week without feeling any ill effects from the payment.

The Value of £1 per Week invested.

Fifty pounds in a year; this sum at the end of the twelve months would allow of the purchase of property up to £150

or £200 ; the rental plus the twenty shillings per week placed in the same bank, or to the credit of the separate account, would gradually pay off the balance of the purchase money, and in due course the purchaser has an asset which can be used towards the buying of something else that is just as stable and certain.

Shares and Stocks have an attraction for some men and minds, but it is better that the beginner should put his money into something that is not subject to fluctuations, and that cannot become unmarketable at a time when the assistance of the amount invested would be most valuable.

Leave Speculations alone.

Rubber shares are interesting things whilst bounding upwards, but the retailer has no moral right to be placing his money—his insurance for the future of himself and family—buying paper representing trees that are not yet planted, or if they are, the product of which can fall in value without warning. Least of all is he justified in taking a single share unless he can pay for it in full. The *cover* system has tempted many to their undoing, for the *calls* are mostly made when it is difficult to meet them without trenching upon the business and its needs, and once this is done the future carries a burden hard to be shaken free.

Make the Business pay you Weekly Dividends,

and you will find that many things are possible. When you are least expecting it your business premises may be thrown into the market, and unless you are able to be the purchaser the rent may be run up against you when the time of your tenure has lapsed.

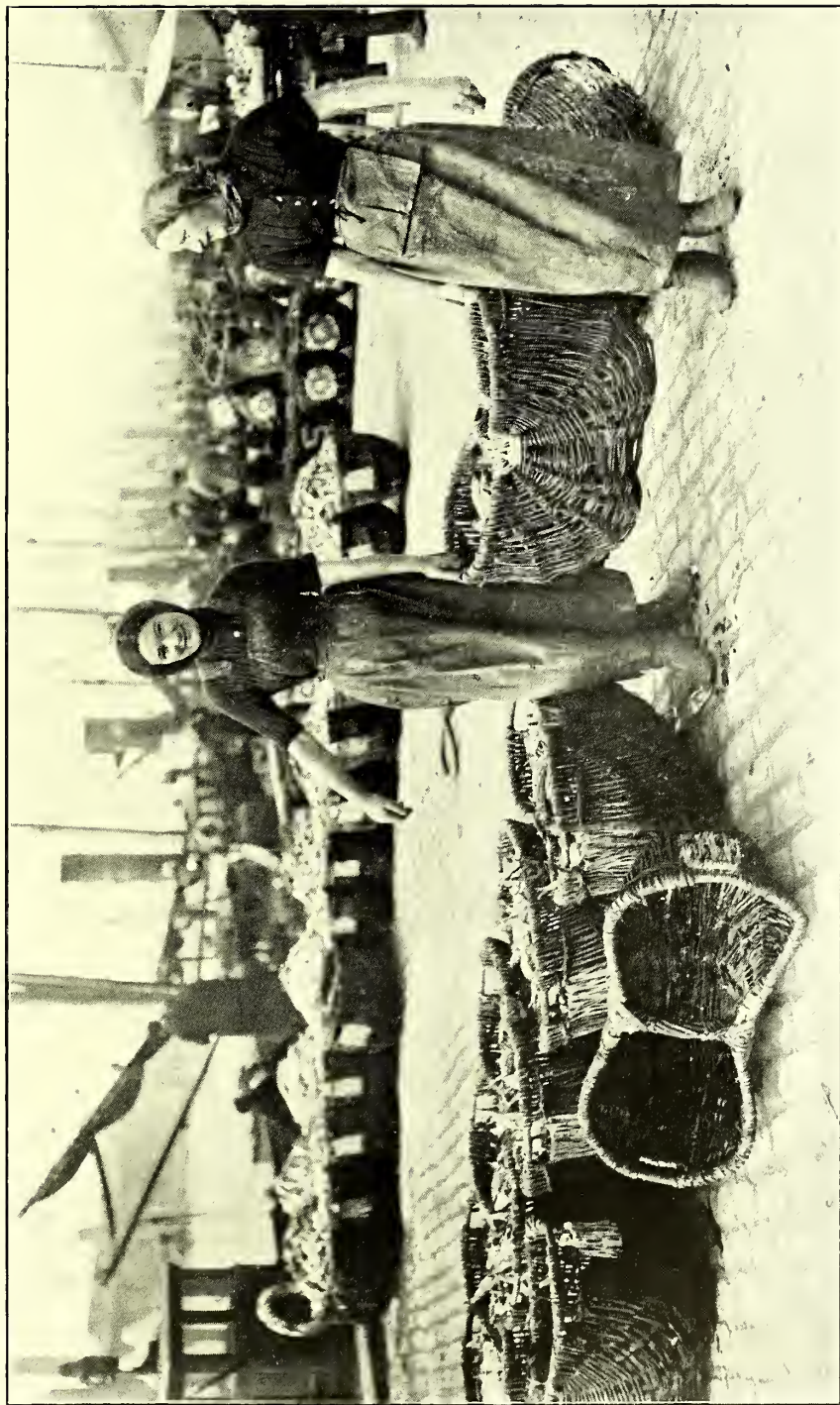
As an illustration of this the writer gives the following. A man had been in business twenty years, paying a low rent of £30 per annum. The property was held in trust subject to several lives ; when these had all lapsed it had to be realised. At the sale no one bid, but afterwards the premises were

sold privately for less than £400, and the rent was advanced to £40 by the new landlord.

Had the sitting tenant, who had the best right, been possessed of, say, £150, he could have purchased at £400, and reckoning five per cent. as the value of his money and also of that which he would have to borrow, his rent would only have been £20, just half the amount. Five shillings only per week, which he could well have saved and spared, spread over the twenty years he had been in possession, would, with accrued interest, have realised £300, nearly enough to buy the premises *in toto*, but for want of the self-denial and the making of the effort, the opportunity was lost to him for ever.

Draw, then, your weekly dividends, and, what is more to the purpose, take care of every cent when drawn.

A system carried out thus cannot help but provide a cash-surplus, or the value of the cash, at the end of the years, giving the owner always the knowledge and feeling of certainty, and, what is of more importance still, of absolute safety.



[Photo, Topical Press.]

THE HERRING FISHING SEASON, YARMOUTH.

CHAPTER XVI

THE PHILOSOPHY OF A FARTHING

As at present constituted the money tokens of the realm are represented in their smallest unit by the farthing, the *fourth-thing* of the penny, a coin so small to be condemned and despised in many quarters nowadays; many businesses have dispensed with it entirely, and although they may calculate their bales of merchandise in terms of a final fraction of one-sixteenth or one-thirty-second they will look askance at anything less than a half-penny, and even that is skipped over, as is the custom of the banker—when occasion allows.

To the student of economics it is altogether inexplicable that alongside the growing cost of the necessities of life always being deplored as it is, there is also a growing distaste of the small change of the farthing, and this quite as much on the part of the buyer as the seller.

Memory tells of when the farthing was a spending sum to be proud of, but the child of to-day will hand it back, and anyway consider it beneath the dignity to handle alone; it will be spent when there is another or others to go with it. The child is father to the woman—who is the great spending force of the community—and the same dislike does not grow less with the years, contrasting strangely with the carefulness of our cousins across the German Ocean for whom the penny is composed of ten pfennigs, and every one of them with a distinct value.

That there are thousands in the community to whom a farthing of value *is* of moment goes without saying, that there is a big section whose farthings have to be, or should be, husbanded more carefully than the millionaire's notes,

is undoubtedly true, and this chapter is written that it may suggest to the reader a method or plan of catering for even the smallest consumer.

Only in the Jewish quarter has the writer noticed herrings being sold at a farthing each—is that fact a commentary upon the carefulness of a race who live and thrive in the hardest surroundings? But the average shop-keeper has little to offer in the way of tempting the customer to small purchases at equitable rates, it being considered that the expense of handling, of wrapping up, is too great a service to render for so small a sum, and possibly this may be true; it is true, nevertheless, that such customers are usually grateful for the ability given them to make the purchase, and not over nice and fastidious as to the quality of the brown paper which wraps the purchase up.

In effect the philosophy of the farthing means catering for the needs of the smallest buyers of the community: the widow with her Old Age Pension which she must perforce begin to spend in smallest amounts the moment after it is received, and at the first shop; the thrifty who have many mouths to feed and so little to feed them with that each *cash* counts; the thriftless for whom we have little sympathy, but who *must* always live from hand to mouth, the evidence of their unwisdom.

The draper would seem to have an estimate of human nature denied to the fishmonger, for why, we might ask, does he price everything in farthings, the unit the fishmonger never uses at all? If it is wisdom for one why not for the other? To see a haddock marked 3 $\frac{3}{4}$ d. would be an event indeed; to see a calico marked in any other terms would be a greater.

If the buying public delights in the farthing at one shop, and if it can be considered there as paying for the trouble and the complicated method of computation, then why not in another class of shop? If the odd fractions can be considered in the light of inducing trade which otherwise would not materialise, then why should it apply to

the draper and refuse to work in the case of the fishmonger?

It is inexplicable, to say the least of it, and is well worthy of the consideration of the fishmonger as to whether this odd farthing would not often give him that little extra profit that is his due. It looks cheaper; this is the only reason that is ever urged in favour of the small coin, and on this principle it is quite open to imagination that what would be priced 9d. is priced at $9\frac{1}{4}$ d., because it appears a cheaper price, whereas the result is to give the seller the possibility of a larger net profit.

Applied to the case of the fishmonger the adoption of the farthing would allow him to sell for $4\frac{3}{4}$ d. the item whose prime cost is too heavy to allow of its being sold profitably at $4\frac{1}{2}$ d. and whose size would be considered by the buyer too small to purchase at 5d. Similarly, the article which now he must sell for 6d. without leaving a net profit at all might be priced at $6\frac{1}{4}$ d., and thus leave something over as payment for his trouble and his risks in keeping shop.

The farthing stands for the small things in business: the hook upon the floor—although this is of nearer value to a halfpenny—which the sweeper's broom is pushing before it to the rubbish tub; the two or even three sheets of brown paper in which the goods are wrapped, because it is easier so than to carefully separate the one from the other; the half-ounce weight of the sole which is disregarded, because although the scale goes down, the small weights and carefulness are not at hand to say by how much it has gone down; the bag which is bought at 21s. per cwt. as being cheaper than another offered at 25s., when the latter, if counted, would give so many more bags to the pound weight as to make it by 4s. per cwt. the cheaper instead of the dearer purchase; and so on through the whole range of the business, the goods themselves or the adjuncts by which it is carried on, the philosophy of the farthing enters into it all, and whoso reads the riddle aright and translates it into the thousand and one transactions of the day, has an assurance

of success and prosperity that many a drawback in other directions will fail to neutralise or destroy.

Take care of the pence and the pounds will take care of themselves is sound sense, but sounder far is—take care of the farthings and all else is assured.

CHAPTER XVII

THE BRANCH BUSINESS

“To be or not to be, that is the question”—the question which, being settled, according to ability, to oversight, and the knowledge to control may make addition to our fortune, or, contrariwise, like some sieve and open tap, may drain the reservoir of our resources till there be nothing left, aye and even worse, may leave us less than nothing for our pains.

A ring of shops can break a man, or it may yield him, from the added littles, a living for his family whilst they are with him, and a competency for old age when it comes along.

Advice in these matters cannot be handed out to all men alike; experience has proved that with some men headway was never made until they had withdrawn themselves from all outpost holdings to the one sure spot, the fort at home; from that citadel every effort told, every blow and thrust on the offensive “got home,” and every move on the defensive was effective.

Alacrity and alertness yielded their full return, and in the lessened hubbub and turmoil of the one business the man in them grew and developed on the human side, and this in proportion as the fetters from without fell off.

In contradistinction to this there are those who are built to govern and direct, whose happiest and most sane moments are when guiding a multifarious concern, and whose ability develops in proportion as complexities arise. For the one the branch shop must be *taboo*, for the other, he will as surely add shop to shop as year adds on to years to make up the sum total of life.

It being decided to invest some capital in the branch business, it then becomes a question as to the class of trade to be undertaken, its position, and equipment.

Too often these matters are decided other than on the merits of the particular case; an offer is made through an agent or a friend of both parties, and the transaction is completed with very little reference to the *pros* and *cons* or the factors which are to govern the future career and history of the business.

It is manifestly impossible to lay down rules to govern or guide the man who aspires to owning and holding several businesses; the conditions vary with every man and every town, and every district in a town.

Finance.

There are, however, some few things of importance that are common to all, and the most important is that of finance.

“Two can live as cheaply as one,” says the ardent man, anxious to settle in life before his circumstances warrant it, and this would seem to be the rule too often followed by those who desire to write their name above another shop front.

In some vague manner they expect to make their outlays and purchasings cover the needs of the two businesses; they will buy a case of chickens and split them up; they will purchase a trunk of plaice and divide it, and so on, and to the man with whom indefinite ideas are as acceptable as they are indeterminate, the sophistry and speciousness of the reasoning is not apparent.

Granting that it is possible in some instances to make one purchase suffice for both, the fact remains that in all others the outlays are as great as if the two businesses each possessed a separate head, and therefore the money which was sufficient for one is insufficient for two. Especially is this so where the two shops are in such close proximity that a customer can shop at either one, naturally, of course, expecting to receive equal treatment at whichever shop is handiest.

In this case it is easily apparent that two displays of fish are now required where aforetime one sufficed, two purchasings are made, two capitals lie dormant in stock whilst two wastages are being incurred, and only the same amount of trade catered for, or very little more. This fault—for such we are justified in terming it—is not an uncommon one in the history of branch businesses. Finance, goods, personal effort and attention are divided, whilst expenses are doubled in the effort of doing a business whose aggregate is no greater than should be done in the one shop.

In this connection it is well also to utter a warning against the idea that one man can do all the business. Do all that one man can, it still remains true that he cannot do it all, and in the comparatively small towns where the larger issues of life do not penetrate, and where time for gossip and the formation of cliques is all too readily given, the public resent the avowed endeavour of the man to do more than he ought.

He may be as progressive as he pleases, as ardent and energetic as he desires within the confines of one shop and the public will approve and applaud him, but let him take another, and especially if it be in such position as to hurt or challenge a rival who is less in calibre and strength, and they will flock to assist the weaker man, or will say nasty things of the progressive “who wants it all.”

With this in mind the trader will probably come to the opinion that when a smaller business in the vicinity is offered to him because its owner cannot make headway, or even ends meet, it would be wiser to contribute something a week, were the opportunity allowed him, to keep the failure there than to buy the business for himself or see it sold to another.

Under no circumstances, therefore, should the branch business be purchased too close at home, but as to its exact distance we must be governed by circumstances.

If the parent trade is a family one, and the branch is to be a cheap ready-money one, then so long as the neighbourhood

is suited to the new venture distance is not a matter of such moment, although even there for a booking customer to be able to say, "I saw as large a haddock in your back-street shop for sixpence as you sent me for eightpence," is to put a disconcerting proposition before you, for it would be highly impolitic to make the proper reply, "All their business is done on a cash basis and a quick turn-over, and the manager has a free hand to work as he pleases."

The customer might think that for the convenience of booking, etc., she was paying very dear in incurring an extra outlay of twenty-five per cent., and that by your own showing your profits were unduly large. To unsettle a customer is to provoke continuous discontent.

It is entirely questionable whether a man is justified in departing from the class of trade which he understands; albeit on the surface there may appear but little difference, yet is there sufficient to cast a man out of his reckoning, he imagining that this, or that, is possible because his own experience has given him the knowledge in his own shop or town?

Nor will it always work to graft new ideas on to old principles; but, if a man has the courage of his convictions, and sufficient strength of intention to carry them out, it would be better for him to take an empty shop, fit it up in accordance with his ideals, and let it be known and understood by all that such and such are the terms, and that these alone are the methods of trading. The largest and most successful amongst the multiple shop concern of the present day arrive at their pre-eminence in this manner; there is no tradition of practice to hamper, no *dead hand* of former proprietorship to control, and the public accept the situation—indeed they can do nothing else—and are content.

The Need of the Right Man as Manager.

After finance the next consideration is that of finding the right man as manager, and this is not always the easy task which on the surface it may appear to be; he must be

autonomous and the fully fledged man who can be left alone, ready at a moment to decide the questions which arise, to direct the daily course of trade and play the man whilst he acts the manager, and that without apeing the master—this man is difficult to find.

Neither must we think harshly because it is so, or say too hard things because the man who is chosen falls short of our expectations, remembering this, that were he able to do as well as his employer he would probably be engaged in working for himself, and not in seeking any subordinate position, however tempting the offers might be.

However, the telephone is now in such constant use even for small businesses that some of the problems of manager-ship are more easily solved than they were. The man is not so completely shut off to himself; he can seek for counsel at any moment, or for fresh supplies; the master can by means of questions and enquiry elicit the progress which is being made. The extreme difficulties of distance disappear in the bridging of the wire.

But sufficient remains within the manager's hand to make the immediate making, or marring, of the business a matter within his control; permanent marring need not be, for the remedy remains with the master.

The Controlling of a Branch Business.

"First catch your hare," the now classic Mrs Glasse is reported to have said, and having found the business which it is right to assume will profitably respond to such attention and thought as can be given it, there remains its guidance and control.

The manager, as we have seen, is the *locum tenens*, but behind him, and in the background, must be those safeguards which, whilst they act as checks, or rather charts, of his movements also serve to give him confidence. His judgment may not be like the great deep for profundity, but it will be none the less sure because the record of it is shown translated into figures, and the ultimate terms of £ s. d. For this purpose,

the good of both master and manager, each one is recommended to spend an hour in a careful survey of that portion of the section of the present volume devoted to the daily stock-taking, and more particularly to the part which details the method and the use of the analysis book.

Work to be done in Duplicate.

The greatest possible amount of control is exercised when a copy of each day's work is sent to the head office daily. The actual entries and the figures tell more to the discerning mind of the master than reams of writing or verbal reports can convey, and for this purpose it is recommended that loose sheets be used, one for the cash and marketing, and the other for the entering up of orders, this latter to be of the same ruling and pattern as that suggested for use in the home shop; but the cash sheet needs a word or two of explanation, and a specimen is given, p. 159.

The first column is used for the marketing, and as a goods bought journal.

It is assumed that the head shop is known as "A" shop, and as one value of a branch business is that each shall help each other, the branch is here shown as sending goods to "A," and the amount of the value of them is taken from the total of the day's marketing; this is in lieu of the more common practice of adding the value on to the day's sales, a condition of things which, when allowed, enables a turn-over to appear larger than it really is, whereas if the value, in this case £1, 1s. 3d., is deducted from the amount of marketing, the true position is shown at once.

The second and third columns are used for accounts received and the monies expended, the tale being completed and the balance struck by the addition of the cash taken in the till or cash register in the first, and the £1, 19s. 2d. "cash in bank" being shown in the last column.

A more succinct and self-disclosing statement of affairs

for any branch business could not well be devised; everything that is of importance and necessary to be known at the head office is set forth, and this, combined with the duplicated or carbonised copy of the day-sheet, showing in detail the composition of the £5, 16s. 6d. goods sold upon credit, enables a control to be exercised at a distance that is valuable alike to master, to man, and to manager.

Tuesday, 26th May 1914.

Marketing.			Accounts received.			Expenditures.				
£	s.	d.		£	s.	d.		£	s.	d.
Hampton—			956	Eversuch Lodge	1	2		Expenses—		
1 Kipper, 3/-			7	Shornham House	12	6		Ice man, 2d.		
1 Fillet, 2/-	5		8	Riversden	8	9½		Stamps, 1/-		
			9	Castle Hill	14	1½		Wire, 6d.	1	8
Co-operative Ice			960	Summer Villa	1	2				
Coy.			1	Beaulieu	3	6				
Cwts. 5 3 0 Ice	11	6	2	61 High Street	8	9		Goods Bought—		
			963	The Glen	7	6½		Mackerel, 7/6		
					2	17	6½	24 Plover Eggs, 6/-		
Meadsday—				Cash register	1	4	6½	2 Quail, 2/4		
14 lbs. Turbot,					3	2	0	Eggs, 3/6		
8/6				Cash over			2	White bait, 2/-	1	1
21 lbs. Brill, 10/6									3	0
5 Soles, 8/9									1	19
2 Plaice, 13/-	2	0	9					Cash to Bank		2
					3	2	2		3	2
Further & Co.										
1 Shrimps, 1/9										
1 Winkle, 9/-										
3 Lobsters, 3/6										
Hpr. Crabs, 10/6	1	4	9							
I. Hyland—										
24 Fowls, 42/-										
6 Bdx. Pigs, 7/6	2	9	6							
	6	11	6							
Less Goods to										
“A” shop	1	1	3							
	5	10	3							

Marketing . . . £5 10 3 as above.
 Goods bought, cash . . . 1 1 4 „

Booking . . . £5 16 6 Tuesday.
 Register . . . 1 4 6½ as above.

Monday, brought forward . . . £6 11 7
 . . . 7 19 8½

Brought forward . . . £7 1 0½
 . . . 9 5 7 Monday.

£14 11 3½

£16 6 7½

The Use of the Cash Sheet.

At the foot of this specimen cash sheet for the day shown on p. 159, the group of figures automatically give the position of the business at the end of the day in relation to the week's work. Assuming that the stock at the week-end is constant, or nearly so, in its quantity, it will be obvious that each person concerned, master or manager, has an idea of how the week is going to work out.

If the purchases are daily in excess of the sales, either an unprofitable handling of the goods is evidenced or a stock of perishable goods is accruing beyond what is desirable, and of two evils, it may be said, the latter is worse; further, the items of ready money expended are seen, and all controllers know by experience how differently payments appear to be when seen thus by their eye, and when, with the cash in the till or at elbow, first, this item is paid away and then that; the full significance of the *mickle* is only made visible in the aggregated *muckle*.

The details of the market buying are also given, and whilst, as we have shown before, the purchases for two shops of relatively the same class of business are very different, there is much information to be gleaned by the employer from the particulars thus succinctly given, nor is the resulting criticism always against the manager of the branch, for, given the earnest worker and resourceful buyer, it will often happen that the master is advantaged, and guided, in his own purchases, by the doings of the servant.

The cash-sheet and the day-sheet—the record of the goods sold on credit—are the log of the day; the master's duty is to mark and write up the chart from the reckonings thus provided.

Anything will not do.

As to the actual working of the business and the establishment let it be understood by all concerned that anything will not do.

The Wall and Woodwork.

In the matter of paint-work, whilst tiling is better and in the long run cheaper—plain white tiling should be possible on a brick wall foundation at 7s. 6d. per yard, equivalent at five per cent. to 4½d. per year for painting and varnishing—the fishmonger cannot always face the outlay, but it is well that he should consider the advisability of using enamel. There are many recognised and satisfactory makes now upon the market, instead of the ordinary dead white - leads that are used so extensively. The extra cost is only trivial, and the result is such as will stamp the shop with personality and prominence, as well as provide an effective wall and wood covering which will stand the strain of continuous cleaning.

The Dried Fish Stall.

A deal-board stall for dried fish display may be chosen because marble is too expensive, but it is to be feared that the appearance will give the fatal impression of “anything will do,” and whilst the beginner with a branch business must creep before he can walk, it would be well for even a smaller stall-board to be installed, that it may be covered with tiling, or some other more or less effective substitute which will be clean, looks clean, and can be kept clean. It may be contended that these are expenses which it is not wise to incur until the business shows whether it will pay, but the man who aspires to a “branch” had better wait awhile rather than handicap it from the start by appearances which prevent development.

Anything will not do ; the cleanliness of the shop is a feature to conjure with, and any deviation from the best standard possible is blameworthy to say the least of it. Environment makes the man, we are told, and although when the man is made, or he is come to man's estate, the surroundings cannot greatly alter him, yet, when these are clean and bright there will be the greatest possible incentive for the assistants to follow suit. From this stand - point

start the branch off well, and shop and *personnel* will well repay the forethought.

Concerning the Staff.

Neither will anything do as regards the staff; cheap labour is poor labour in every sense of the word. Initiative, energy, and all the qualities necessary for successful business building can neither be obtained nor retained, when the reward is a pittance that approximates to sweated labour.

The standard and class of the men, too, whilst it cannot include the highest type, need not drop to the lowest; the assistant who is a cross between the chick-a-leary and the Artful Dodger will neither be an ornament to the front nor an attraction to the customer; the cap-awry and choker-type of lad had better be dispensed with or licked into something approaching the useful, if not ornamental, in appearance.

Presumably the parent shop has attained its eminence because of its attention to detail, and the care which has been displayed in the presentation of its wares both before and after the goods have been purchased by the customer.

To extend this over-seeing to the new venture is but a natural expansion of the master's activities, and one which it will be necessary to maintain, although in the process of time the impress of this phase of his personality will stamp itself upon the staff, but as the members of it approximate to his ideal his self-cultivation should seek to "go one better" that there may be the incentive for them to be always following on. It is not enough for him to cry "Excelsior": the upland path he must always scale, and loyalty will follow the flag and him who bears it.

Over- and Under-Stocking.

Especially at the beginning is this true that there is always a difficulty in striking the happy medium in the matter

of stock, enough to sell for variety's sake and to induce trade, but nothing left for waste.

Here may be a convenient space to instil into the branch manager the importance of his stock, to point out the folly of going on blindly only to realise that the turbot has to be cast away, irretrievably lost. Carrying that fish in his mind's eye from day to day, reviewing it, with other goods, would have decided him to have "found a home" for it that was at least something short of total loss. Some one would have paid brill price for it or been glad to have had it filleted instead of plaice, or bought it at a figure which they could not refuse to purchase at. To have wasted the fish is to be open to the charge of overstocking, to have sold it at cost or perhaps less would be to record that in the endeavour to make a better show something had to be sacrificed, but the result was achieved and no one was hurt but rather advantaged by it.

Contrariwise, nothing would appear to be more ridiculous than for the manager in a newly-opened branch shop to keep himself down to two or three haddocks and just a limited sprinkling of the common every-day articles which he knows can be disposed of without loss. Such may suit the man who is looking forward to early voluntary retirement, but the practice will undoubtedly result, for a new man, in a compulsory retirement which will be early indeed.

Enough for all, but none for waste, is the ideal, and the successful man is he who can strike the profitable medium, whether manager or master.

Assuming the branch shop is in the scale of circumstances and surroundings where a cash trade is sought after and valued, one aim of the management should be to keep a bargain block, slab, or corner going which forms a ready outlet for undersized, irregular lines of goods.

For an ordinary business a good plan is to have something at 4d. per lb. always on show, a popular price this which will attract and make business amongst the middle-class folk; but the branch business will demand something that is cheap for

the purpose ; it may be cuttings of cod which to-morrow will be too dingy to send out, it may be small plaice plain or filleted, tails of hake which have a propensity for lying about and wanting a buyer, chunk ends and facing pieces, sound, sweet, and wholesome, that on the morrow may be worth less and the day after entirely worthless—these things can always be cheap, for with some of them any price is better than an ultimate no-price, and as the trade grows the bargain counter can be catered for by buying such stuff as a trying-out of the market will supply.

The parent shop may not have the opportunity or convenience for smoking herring or curing haddock, the branch will be more likely to be favourably situated in this respect, and if this be so such advertisement of the fact should be made as will be an added inducement for customers to come along.

OAK-SMOKED BLOATERS. HOME-CURED HADDOCK.

have a ring about the announcement which implies that the establishment does not rely upon outside agencies for these especial dainties or necessities, that it has command over the goods in the fresh stage, and therefore is able to ensure the rightness of quality, for an obvious selling point is, that if the goods are not right before curing, no method will produce a good result afterwards. But a better selling, and a telling, point is the positive side of the question ; knowing the excellence of quality in the fish before curing one can be assured of selling to the customer, when smoked, the finest cured fish obtainable.

Prominence in and before Display.

The opportunity may here be taken of reminding the trader that dried fish constitute, in a branch shop, the most popular items of the stock, and that these should have a prominence denied to the less selling good, or in another form, that the effort after display should not cast into the background the *bread and butter* items of the day.

Display is right, commendable, and to be advised, but it must never sacrifice the possibility of sales for the mere gratification of the sense of sight alone.

Payment of a Manager of Branch Shop.

It is not possible to lay down one hard and fast rule for all mankind, but with the majority self-interest is the most potent force which can be enlisted in aid, and a remuneration based upon a sliding scale which has reference to achievement is in the main the method calculated to produce the best results.

Individuality as a Motive Power.

Individuality is, after all is said and done, the means whereby civilisation has advanced ; true individuality is self, as opposed to selfishness, and the advancement of self becomes for all time the forward movement of the race ; an implanted desire which it is highest wisdom to avail one's self of, wherever opportunity allows and in the subject under consideration, the problem is how to apply the stimulus so that it shall be productive of the best results.

The Differentiation of Men.

The variability of men scarcely permits of one method for all ; with some the moving force upward and onward is so powerful that they will progress whether an adequate remuneration is offered to them or not.

Another type, and it is a common one, is satisfied with things as they are ; conscientious to a degree, yet they are content with the reward of their labours, and their wants and ambitions are bounded within their means, and if by any chance there is a sufficiency they are more than satisfied.

To combat this tendency, and yet to do no despite to the ardent and the struggler, it would seem that the assured income should be kept down to a bread and cheese limit, and the balance made up by a more than generous provision

proffered and paid upon results, it may be of turn-over or of actual profits made.

Realised efforts are what tell in all spheres of life; as some one has well said, "Not what is in your head matters but what is in your go-a-head," and one has encountered the genius who could write reams and reams upon the subject of "How" but could by no manner of means run even a branch shop successfully for three consecutive months.

To translate, therefore, the effort of the mind into the materialised result is the problem of the man who seeks not only to advantage himself as employer but also to share the advantage with the worker, and incidentally, and as a necessary part of the scheme, to make of the man a better and a more complete manager than he would otherwise become.

The Apportionment of Remuneration.

How to apportion such remuneration and upon what basis to award it is the difficulty; but if the business is at a distance from the proprietor it would not seem to be well to let it depend upon turn-over entirely—such method obviously might tend to the extension of sales at the expense of the profits.

Every article has a price at which it can do naught else than command a sale, but invariably this is a figure which is unprofitable, as witness those occasions, which will arise in the best regulated businesses, when something is unwittingly offered below cost, and the surprise which the speedy clearance has aroused gives rise to the first suspicion and is the first intimation that "some one has blundered."

Whilst turn-overs can be looked upon as the life-blood of the business, their increase can also, from the profit point of view, be regarded as the sapping of it, and the payment of percentage based upon such increase be the payment of a premium to ensure a larger loss.

Profits and not Turn-overs the Right Basis for Commission.

There remains, therefore, but to set apart a percentage of actual realised profit so that there is a direct ratio between the employer's income from the business and the manager's reward for his labours.

There are objections which can be formulated against this as against every other system of profit-sharing, not the least of which is the forcefulness of the remark that there can be no true and equitable plan of profit-sharing unless it include the equally important phase of loss-sharing. There are times when the master must endure this, and then the reflection is only natural, "Why do I bear it alone?"

The employee, on the other hand, may say with truth, "I have not relaxed an effort, and have worked as hard as ever! and if the payment hitherto has been the reward of effort why am I to be now defrauded of the recompense which is my due?" The sympathetic thinker will admit there is some justice in the contention, and will find difficulty in arguing a way of escape from the conclusion.

It is satisfactory to the fishmonger to know that these seasons of loss are rarely so prolonged as to cover many weeks or the whole of a quarter, and the remedy, therefore, is for the periods of stock-taking, and settling, to be of such a length that they may be ordinarily looked upon as covering and including the bad periods with the good. Six-monthly at least, and better still, a year, enables the greatest amount of fairness and adjustment to be meted out to both sides.

Some Objections.

Another objection which can be raised is what are the charges which the head-office considers itself justified in writing off the gross profit before the amount of net profit

is declared, as available for profit-sharing or as the basis of percentage or commission.

Are bad debts or a proportion of them to be thus treated? Is the amount of capital involved in the business to be credited with interest? Are plant and fittings to be written down? These and similar items and charges may be brought forward and debited until the manager who is paid by results begins to find there are no results to pay him from, and then his interest wanes, and the intensity of application to the daily task which it was sought to foster is not forthcoming.

At the beginning it is only fair that it should be made clear as to what are to be considered the factor's governing the distribution. Where the manager is wholly answerable as to the customers who shall be trusted, an arrangement might well be made whereby in return for his agreeing to share the burden of bad debts his percentage or commission should be increased. This removes the temptation to make credit customers of all and sundry, which may arise where commission is paid upon profits without the subject being considered at all.

Complete Autonomy.

The complete autonomy which is here recommended to be given to the manager should enable him, by reason of the figures which pass through his hands, to know the condition of the business entrusted to him, and he should know also when the figures from headquarters are at variance with his own, and books and papers being placed at his disposal prevent any soreness or feeling that, in any way, premeditated or involuntary, the dice is loaded and played against him.

Having studied and considered the subject in all its bearing the writer comes to this conclusion, as being best for all concerned: a payment as wages on a minimum basis, and a payment, as commission, of the greatest percentage the employer feels justified in giving, such sum to be a fixed proportion of each pound of net profit which the business earns. Should any question arise as to how the results are to

be arrived at, then a form of accounts, such as the Income Tax authorities would accept, would appear to be a fair basis, with the exception of the bad debts provision, this being a matter of mutual arrangement.

Wages alone?

It has been urged that wages alone should be the recompense given, that this should approximate to the energy displayed and increase with usefulness, and were all other qualities always equal in men, it would probably be the most equitable manner; but a rise of wages is ordinarily looked upon as the direct reward of length of service, and a reduction of wages considered as an insult, or an intimation that the services would rather be dispensed with.

Experience confirms one in the belief that length of years of service, quite apart from physical considerations, are not synonymous with value to the employer, and that experience does not always issue into wisdom in the management of affairs. Something is needed whereby the more valuable qualities may be drawn out, and until a better plan is forthcoming, part payment by results must hold the field, at least where the business in question is withdrawn from the master's immediate oversight and control.

Changing Managers.

The inadvisability of this, except under special circumstances, has been commented on in another chapter, but here it falls well within the scope and province of the section to be insisted upon with added force.

Swapping horses in mid-stream is not to be compared to the vice of the continued change of management when the business is at a distance and the customers are divided from the reputed master by miles. The manager is viceroy; it is a part of his duty to smooth over all ruffled feelings and to keep the *clientèle* attached to his personality. Some captious ones will always aver him to be the right man in the wrong place, but apart from actual wrong-doing

no purpose is served by a continuous supplanting, neither is transplanting a wiser procedure.

If a manager must be changed and all the derangements necessitated by his displacing be incurred and suffered, then it follows that to shift A to B that B may go to C, and so on, is to duplicate and triplicate the difficulties, and the shocks which have to be borne by the businesses as a whole can only be justifiable in extreme cases, so much so that it were better to advance a man by increase of wages or commission paid out of, and by, the business in which he is engaged, than to shift him further on, when it is not compulsory, or can be avoided.

Each new man installed brings new ideas; he also, if his personality is of any strength, brings new idiosyncrasies, and the jarring effect of the latter, as is usual with things of a negative order, have the faculty of bringing about disturbance and evil much more quickly and long before the positive business qualities can effect their good and beneficent work.

Unless, therefore, the ills are too great to remedy, too immoral to overlook, the person in charge and to whom is committed the duty of finding and placing the new managers in position should exercise his prerogative sparingly; and be it noted no business responds so readily for good or ill to the thermometer of the manager as does the business in which we are engaged; the likes and dislikes of the customers are varied beyond all imagination, and the manager is the custodian of the knowledge of it all, and if one may recast an old saw it would be to say, "Keep your managers that your managers may keep you."

Keep the Manager posted up.

In whatever direction variations may occur in the business detail—markets, prices, goods, etc.—let the manager know of it as quickly as is possible by telephone, or by message by hand. The knowledge of any preference which may benefit the parent shop should at once be extended to the branch.

The finish in quality of the herrings from Norway, and

the opening of the Scotch season with the fish growing in richness day by day, and the leaving alone of the kippers made from the former in favour of buying of those made from the latter, may very directly affect the profits for the year and the good credit of the business generally.

In Literature.

Everything therefore which tends to information should be bought and put within reach of the men whose using of the knowledge gives value back again to the giver. Literature is from time to time published which has a direct bearing upon the problems of the trade; occasionally Government blue-books are issued which throw side-lights on the industry, chiefly, it must be confessed from the fishing end, but even this is of service to the wide-awake man sharpening his intellect and equipping him for taking that intelligent interest in his business which is one of the marks of the success that is, or that is to be.

In Weekly Journalism.

The weekly journalism of the trade is replete with information week by week of what is transpiring and is current, and whatever equipment a man may possess from books or personal knowledge he must always be handicapped unless he possesses the knowledge which appertains to the moment, and which may be varied beyond belief by the exigencies of weather and the emergencies of fishing.

No twopences are so well invested as those which place before the manager and the man the information which can resolve itself into immediate benefit and betterment of the business which this knowledge, when acquired, can bring about.

To develop Efficiency.

To make a manager efficient is, or should be, the aim and intent of every employer, and in passing from this

subject one cannot do better than quote a story of Count Cavour.

He had asked the Director of the Registry at Piedmont for the loan of a clerk to accompany him to Paris.

A young man, Nigre by name, was recommended, with the aside, "He is very simple and inexperienced."

"That does not matter, the stupider the better," was Cavour's reply.

After some days' journey Cavour said to him: "To-night I must compose my note to the powers; it will be very late when I return, but you must remain up for me."

Upon Cavour's return he found the note already drawn up by the simple, unassuming Nigre. The Count used it without altering a single word. "But how is it you were described to me as simple?"

Count Nigre, as he afterwards became, answered: "Excellency, no man has hitherto demanded any intelligence from me."

It may well be that when from time to time one hears furious fulminations against this one's apparent ineptitude and that one's time-service for money only, that the reason of the shortcoming is, as it was with Nigre, that no man has demanded any intelligence; therefore the blame must rest on the head of the maligner instead of on him who has never been given an opportunity to declare his possibilities.



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A SCHEME OF TILING.

CHAPTER XVIII

WASTE

WERE it possible entirely to eliminate this item from the records of a business, the results obtained would be such as to startle the ordinary trader. Wastage as a word stands for leakages of all descriptions; for everything, in fact, which prevents the gross selling value of the goods that are bought finding their way into the till and swelling the banking account.

Waste in Goods.

This section, however, is concerned with waste as it is understood to refer to goods which have deteriorated to such an extent that it is wise to face the first loss, and to throw them away, without running the risk of upsetting a customer and earning the character of purveying indifferent goods. To hear a guest expatiating on the bad bloater which came to his own table yesterday morning is to give one an idea, and to convince him, of the foolishness of turning into cash an article that can offend.

The Doubtful Assistance of a Fried Fish Business.

Some traders have sought to overcome this difficulty of the waste by tacking on to the parent shop a fried fish business. It sounds so eminently economical to have a sure outlet for every scrap of stuff that men are readily captivated by the suggestion, and the offer of some such business, close at hand for preference, is jumped at and seized with alacrity, the reflection, "Nothing could be better," hastening the acquirement of the bargain.

Without exception it may be said that the move is a wrong one. Secrecy is impossible—in the majority of cases it is not sought—and the customers of the fried fish business soon take exception to the arrangement; some one starts the rumour, “the shop is taken by Jones to get rid of his rough fish,” and the tendency of the business, if it has any trade at all, is to die down slowly, and surely, if not, immediately. But this is not the worst aspect of the conditions that now obtain. The master is dubious as to whether he shall order one stone or two stones of whittings and with the reflection, “If I do not sell them all in the shop, the balance can go to be fried,”; the order is despatched for the two stones, resulting in a portion of the second stone finding its way into the pan after the first or second day of icing up. Admit that it is better used up thus than wasted altogether, but it is better never ordered at all, for though the whittings be fried whilst they are perfectly fresh, yet the difference between slab-price and pan-price is so great that it can never pay to use them for the latter purpose at the former’s figures.

Many instances are on record of men who made money whilst they owned and conducted a fresh fish business, but when they tacked the fried fish on soon made lee-way, and in some cases lost it all.

The Evils of Fresh Fish and Fried Fish conjointly.

These remarks have been *apropos* of a fried fish shop at a short distance; they are even more to the purpose when a back or side room of the existing premises have been converted for the purpose of carrying on the business in the same range of premises. This matter, however, will be dealt with in the section devoted to the fried fish trade; meanwhile it is only mentioned to give a necessary note of warning.

Waste Nothing.

“I have never known what it is to waste a scrap of anything,” was the remark of a man who was, in a small

way, the most successful fishmonger the writer has ever met. He commenced business with a partly borrowed capital in quite a second-rate position, but in the course of some seven or eight years made and invested sufficient money to come out of trade and concern himself for the future with the business of his own pleasure. Not a great ideal perhaps, but the idea that seized him at the first moment of his entry into business on his own account clung to him until the last, was great in every sense, but yet not so great that it is beyond the grip of every reader.

All Wastage should be Noted.

“Then I must make a note of everything that is wasted,” said the manager to whom the master’s dissatisfaction with the profits had been expressed, and from that time the sheets of the day’s work presented an altered aspect.

Rarely does it happen that the waste we know of hurts us; it is the waste of which we have only a hazy and indefinite idea that writes down the profits to the vanishing point, the waste that some one about us is concerned in hiding up, because, perhaps, of some personal neglect or culpable carelessness which would meet with just correction were the results of it known at headquarters. But whether the waste occur under the master’s own supervision and every scale be known to him, or whether his eye is unable to ferret it out, there should be a standing rule, all waste to be made a note of and written up daily, from a shrimp, or a winkle, to a jowl of salmon or a chicken.

Human nature in the average is so constituted that it will tolerate the dribble of a leak, it may be of gas or of fish; it may be only two feet of gas per hour spread over a big network of pipes, but point out that this means £3 per year, and the plumber will be called in, that with a day’s work the remedy may be applied. Show in the cold light of black and white what the value of the wasted goods does actually amount to in a week, and there will be pertinent

questioning of self and surroundings, until the matter is righted, therefore—

KNOW YOUR WASTE IN DETAIL DOWN TO THE LAST SCALE.

How to Prevent the Waste.

In our first volume will be found an article dealing mostly with the prime fish and showing how by using a wrapping of grease-proof paper and keeping the fish under ice and away from the air—it is this latter which contains the germs of decay, they are not inherent in the fish itself, or in anything else for the matter of that—the time during which the fish can be kept perfectly sound and sweet is greatly prolonged, but this plan does not apply to the cheaper kinds of fish which must always be displayed in larger quantities because the demand is greater and more incessant. A fresh mackerel cleaned and taken care of thus, is good enough for a week, but the ordinary trader cannot deal with such a fish in that manner however useful the knowledge of the fact may be to him; he must buy to sell, he must sell to clear, and in these two phases of policy consists the art of beating the waste and solving the problem.

There are certain remedies upon the market which claim to be perfectly harmless and innocuous when used in the manner and quantities specified by the makers; the writer has always fought shy of them, believing the difficulty is best approached from the side of care in buying to prevent over-stocking, and courage in selling even at decreased figures to ensure a clear shop.

However, these things have their value, and as the law declares that a certain small percentage of boracic acid is not deleterious or harmful to the consumer, and it may be taken for granted that the makers do not exceed these limits in the preparation of their powders; then their use cannot be condemned, especially in such cases as rabbits and chickens, the former especially in warm autumn and early spring days when stickiness seems to be as natural to them as life itself.

To such as have a desire to try their own preparations the following recipes taken from a volume of pharmaceutical formulæ may prove to be useful and valuable.

Some Fish Preservative Recipes.

For preserving fish a mixture of $\frac{3}{4}$ lb. of boracic acid and $1\frac{1}{2}$ lb. of common salt is recommended as sufficient for 1,000 herrings, and other fish proportionately.

Another recipe given is to mix borax and common salt in equal parts making a powder known as barmenit. If the fish is to be salted 1 part of barmenit is added to four times the amount of whatever salt is used in the curing, or if the fish is not to be salted it is to be rubbed outside with the barmenit and washed inside with a solution of it.

It would appear that boracic acid, or borax, or both together with salt or sulphite of soda, form the basis of most of the preservative powders in use, but the caution may be given to use them all sparingly, erring if anything on the side of using a less quantity rather than more, also that the effectual manner of application to the fish is when it is perfectly fresh.

The Local Government Board have instituted enquiries and experiments in the use of preservatives, notably in the case of creams, and the use of boracic acid for the purpose was recognised by their Departmental Committee in its report issued in 1901. The quantity then suggested as being safe was 0.25 per cent. or $17\frac{1}{2}$ grains to the pound of cream; this was found by the cream merchants to be too small a quantity to be effective, but that 0.5 per cent. or 35 grains to the pound was sufficient. The medical experiments for the Board agreed that 0.4 per cent. was necessary from May to October.¹

A regulation, however, has never been made, with the result that action has been taken by the various medical officers of health on the score that the amount of boracic

¹ It may be as well to state for the information and guidance of the trader that 7,000 grains equals a pound of 16 ounces.

acid used was inimical to health and various convictions have resulted.

It is true that the fish to which the preservative is applied by dusting on, or by solution, is invariably cooked in water before eating, and that thus the acid, if applied in deleterious quantities, is diluted and washed off; yet it behoves one to be careful lest trouble should follow, for unfortunately the public will not believe that anything is applied as a preventive; the natural dislike to preservatives is such that their use is always looked upon as being to disguise an already unwholesome article—an unfair conclusion, but a usual one nevertheless.

It would be well that the retailer should try the preparation that he decides on using, say upon two dried haddocks, and then treating them exactly as two other dried haddocks, icing them up, placing upon the slab for the day, and so on, and after the lapse of a reasonable amount of time proving and testing by cooking and eating. First-hand experience in this way is worth much telling.

In the same manner shell fish, to which a pinch of the powder has been added in boiling, can be tested alongside some that have been treated in the ordinary manner; winkles also, and shrimps. It must be borne in mind, however, that all these are eaten without any further boiling or cooking, and care should be taken accordingly.

A careful buyer, or salesman, will reduce the need of preservatives to a minimum, but when the need arises herein lies sufficient knowledge for their guidance.

The Departmental Committee on inshore fisheries in the recent report upon the shell-fish fisheries of England and Wales make the following remark, and as it bears upon the point in question, we extract the paragraph from the Blue Book, Cd. 7373:—

“From several sources complaints reached us as to the excessive use of preservatives added to home and imported shell-fish. We understand that the amount of preservative permissible depends on the varying standards fixed by local sanitary authorities. We think it worthy of consideration

whether one general standard might not be determined and enforced for the whole country"—a view, it may be said, which coincides with that of the writer.

The crippling effect of waste needs no mention: it is realised to the full by every thinking man in the business; he knows also that its costliness is the cause of failures innumerable, but, unfortunately, the question is rarely tackled by the person who is most interested in it as a personal one, having to do with himself alone, and being beyond the purview and the rights of any one without to utter a warning word.

The Duty of the Wholesale Man.

The wholesale man with his knowledge of the business in general is well aware when this purchase or that made of him by a careless buyer means profit or waste, but he has the goods to sell; it is no business of his, he says, to teach another man his business. But as this book will reach the hands of men in the wholesale trade the writer would like them to balance up the wisdom of hinting gently, when such things arise, and saying a word in season, in their own interests, quite as much as in those of their clients, as a caution against running unnecessary risks.

One hears of such an order as ten stones of cod, ten stones of hake, fifteen stones of coalfish to be sent regularly, Tuesday, Thursday, and Saturday to a retail man, and if he can use it, well and good; but on the face of it the wholesale man who supplies it should quake lest one day the accustomed and looked for cheque tarries and never arrives at all.

For an ordinary trader to use such undeviating quantities week in and week out, does, on the face of it, suggest sacrifices to say the least of it; but the conditions may be peculiar, and in that case the wholesale man should be aware of them, and if he is not, then it is his business to become aware how such things can be, that both may be advantaged by the knowledge or the remedy as the case may be.

With the retailer it is seldom policy to tempt a customer

into buying two haddocks where one suffices though they are offered, and sold, at a lesser figure. The consumption of the second is sure to be delayed, and, if unduly so, then the eating of it is without pleasure, and the retailer has to bear the brunt of the displeasure; and when it looks as if the retailer has the possibility before him of loose ends of stuff to work up unprofitably, it would be well that his sender advise him accordingly—the benefit is mutual.

At all costs scotch the waste if you would reap that reward of your labour which is your right and due, and cavil not at any who would try to help and keep you right in spite of yourself, and least of all find fault with the writer who speaks a plain word for your good.

CHAPTER XIX

THE CANVASSER

Of Yesterday.

IN the good old days, now happily departed, the canvasser offered himself for service, and providing that his brazenness or *cheek* was of a sufficiently advanced order he was accepted ; other credentials were mostly considered unnecessary, and thus it came about that he was easily the lowest in the scale of employees. His employment took him into the downstairs department from which to the back-stairs methods of his class was but a step. He was usually paid on a commission whose indefiniteness was the cause of endless squabbling and frequent changes of mastership.

Treating was a recognised form of obtaining a preference against a rival, and this, with the general undisciplined character of his employment, assisted in that deterioration which eventually unfitted him in personal — and facial — presentment to be used as the agent of a self-respecting business house.

One's memory seems to serve them that for even large associations the canvassing was performed by men who were failures at all else, whose records were the better the less they were enquired into, and who rarely "made good" for but a short while together ; but a new departure was signalised when these same institutions realised that the judgment of public opinion upon themselves was based upon the status of the men that represented them.

And of To-day.

The same force—public opinion—was brought to bear against the trader ; he could no longer employ the outcast,

the unwanted, but must seek the class of man who could represent him worthily, who could maintain the prestige and standing of the house, and by his bearing, demeanour, appearance, and address convince his would-be clients of the stability and trustworthiness of the firm, that through him sought their suffrage. This could have only one effect, the raising of the status of the canvasser, placing him on a different footing, and the gradual elimination of the old order.

Some of his Difficulties.

Let it be conceded that the difficulties of the canvasser, as distinct from the mere roundsman, are great: he has to seek for favours; he may be content to stand or fall on the merits of the goods which will be supplied providing "the custom" is obtained, but how to obtain the favour and permission to supply the goods is a task which tries the skill of the most complete student of human nature.

The cook, or the butler, has friends in the business; they have been recommended to another firm; they can "go where they like" but have not at present made up their minds—these are but a few of the easiest problems that are posed to the canvasser at the beginning of every season, and how to combat them successfully and win the coveted trade gives greater scope for the faculties of resource and skill than any required in other departments of the business.

From these considerations it would appear that the canvasser must no longer be considered of the itinerant order, transferring his services, freebooter like, to the highest bidder, but considered an important part of the staff and equipment, engaged in permanent duties, of which the canvassing, when necessary, is but one part—albeit it may be the most important.

The Need for Close Relationship with the Chief.

There should be a close affinity between him and the responsible head of the business, giving thus the opportunity

of thoroughly assimilating the business methods of his employer, and providing the contrast to the wild promises, based on imagination, which were the stock-in-trade of his fore-runners. Giving also the grounds of the confidence which permit him to speak in the name of the head of the firm, and to say such things with conviction as will be honoured in due course, for nothing in the old days tended to nullify the expensive work of the canvasser, as did the unsatisfied requests which were probably not preferred by the interested parties until after the canvasser had drawn his commission and gone on his way.

The old time traveller for a reputable house, with top-hat and frock-coat, was the essence of staid and dignified trustworthiness, but whilst he has changed to the lighter, more alert, and dapper roadman of to-day, the canvasser for the retailer has changed also; and where he has not already done so, the time is ripe for the trader to recast his ideas of the fitness of things, and to provide a right-hand supporter for this important side of his business, who can not only influence trade by securing it in the first instance, but can contribute by his active knowledge afterwards to keeping it.

The canvasser of the future will not be less important than he has been—not by any means; and the man who would be successful must cultivate those qualities which make for manliness: that knowledge of the business which enables him to speak with authority on all matters connected with it, and thus equipped be sure of service in the sphere where his work will be appreciated.

The Canvasser as to the Advertisement Clencher.

The growth of the advertising spirit is such that many rely entirely upon it to make good the breaches in their business which occur through death and removals, but the business which is equipped with a canvasser who carries a personality with him, gets “under the skin” of things and

accomplishes much that mere advertisement fails to do, when it stands alone and unsupported.

The canvasser has not been supplanted, and with the development of business along modern lines never will be, and the more the activities pulsate through the commercial world the greater will be the need of him. Speeding up means the using of the human element at every pass and turn, and, spite of telephones and *convenience* for bridging distances, the ambassador of trade is required as he never was before, whether at the court and palaces of kings to represent a nation's trading greatness, or as the more humble, but equally useful, canvasser who waits to interview "the new people who are moving in to-day."

CHAPTER XX

THE BLOCKMAN

THE fishmonger is a blockman; the blockman is a fishmonger; both statements are true of all men in the business, or they are false, and the value of the man, whether master or man, is in proportion to the truth, or falsity, of the description as applied to himself.

That the master-man should be a fishmonger goes without saying; that his knowledge of the blockwork should be co-extensive with the variety of goods he handles is a true but a necessary saying if he would be equipped for the efficient control of the business which he has selected — or which has selected him — to gain a livelihood.

It is true that there are master-men who have become so without passing through the fag and flog of working at the block, but these will be the first to admit the greatness of their loss in consequence.

“Hire yourself out to any one who will be bothered with you,” the writer has many times counselled to the aspirants who have sought to know the easiest way of acquiring a knowledge and mastership of the trade — a somewhat blunt, if not brutal, way of putting it, but thoroughly expressive of the needs of the case, and whilst some achieve mastership, or have it thrust upon them, without passing through the pupil stage, it must always be at the expense of their after life and progress.

Blockman first, Manager afterwards.

From the ranks of the blockmen come then the men most fitted for future advancement, and in reply to the

somewhat critical, and cynical, question asked deridingly, "A blockman? what can he become?" we would reply at once, "He is the only man fitted by knowledge to be the master-man."

A first reason for this is because of his knowledge of the goods. As the trained mechanic will pick up his drills graduated by thirty-seconds, and know which is which by the feel of them, so the blockman blindfold can handle a sole, a whiting, or a plaice, and know instinctively its condition and its quality.

To stand week after week cleaning and gutting fish, handling them in hundreds and thousands, is to be acquainted with all the variations in quality and the reasons for them which are so valuable to the man to whom is to be given the duty of selecting the fish for each customer's needs.

The instinct comes, not by inheritance—perhaps, therefore, it should not be called an instinct—but by reason of the unsuspected education which is going on all the time, and is strengthened and widened by every day's acquaintance with and handling of the fish.

The Blockman's Task.

The blockman, shirt sleeves tucked up, waterproof aproned, and often wooden clogged, has not an enviable task; the hands all a-soak from morning till night absorb an amount of fishiness requiring much attention before it is driven out and he himself considered acceptable in polite society.

It must be confessed that the lot of the blockman is not altogether a happy one, and certainly through the winter months it is a distinctly uncomfortable, if not an unpleasant one; but summer passes imperceptibly through autumn into winter, and by the time the water from the tap draws icy-cold, and the fish from market are stiff with frost, he has become inured to the temperature, and can say throughout the day that he is "as warm as toast," and is, in fact, warmer than any one else in the shop. The *cold-ache* which may attack his fingers at first onset in the morning passes, and

his cheeriness through the day is almost proverbial as he goes blithely and yet energetically about his wet and messy toil.

From Errand Boy to Blockman.

As the master should be evolved from the blockman, in like manner the blockman's job should be the goal of the errand lad. Rarely is the boy kept moving in such continuous manner that there is not time to observe, and even to lend a hand to the blockman at his work, accustoming thus the hand to grasp a knife, and the wrist to help to guide it in its movements.

To be set to work cleaning a trunk of small dabs is the height of a boy's ambition; there is not much harm that he can do, although in learning there will be a few gashes from time to time which, Spartan-like, he will heal by holding beneath the running water with a layer of salt to finish up with, if the bleeding is not stanchd.

Blockman as Stockman.

When ultimately he takes his place as blockman, it will be to find that he is expected to know everything about the stock, to know how it should be taken care of, and at any moment to be able to say off-hand where anything is, how much there is of it, and whether it will do for the Duke of Montrose or for Mrs Jones.

He is the stock-keeper, a part of whose duty it is to see that the stock is always on the move, to keep the frontman, foreman, manager, or master, acquainted with its quantity and condition, especially when the latter is below the usual standard.

In many shops the fact that the fish intended for a customer has passed through the blockman's hands is warrant sufficient that it is what it should be; the sole may be dark beneath the skin, the salmon have an ugly bruise when the gut is drawn away, and the whiting show a black dark bone when the sound is removed, these things could not

be seen until they were cleaned, and he will be expected to report and to suggest that the fish be changed.

If a whiting with a broken back is ticketed "to fry," and another whiting is marked filleted, it will be an indication of thoughtfulness, and of his value to the business, that he suggest an exchange; the first whiting will fillet well enough, but will break up when skinned to fry, and have to go into the "cuttings" box or be sent away with the offal.

It may be true that the manager is the one responsible at the end of the week for the profit earned, and who claims all the credit for it, but the greatest credit should be claimed by reason of the choice and keeping of the best blockman to be found.

The manager and the frontsmen should keep the remembrance of their stock always in a convenient pigeon-hole of the brain, one receptacle for each fish; but their duties are numerous, and these can easily crowd out some of the details. The blockman is stockman, and he is concerned with the stock from morning till night, knows its condition when it comes in, when it was iced away last night, and when it was overhauled this morning.

As stockman he should be required nightly to give an itemized record of what is in the house that the buyer may be guided in every direction when it comes to market-work in the morning, when to remember that there are about three stones of lemon soles in the house is hardly definite enough for the precision needed in buying a perishable article, and although he may know there is only one lobster in the house, the fact is easily overlooked, until he remembers on the road home with "Oh, bother, I've forgotten the lobsters," for every brain is not clarified when it first bids reluctant greeting to the early morning air, raw and chill though it may be.

All Fresh Fish received is handled by the Blockman.

Through the block and the blockman's hands passes all the fresh fish which comes into the shop, therefore it is right

that the manager shall turn to the blockman for any information as to its condition on arriving, because no one can give a more authoritative and trustworthy report.

From the blockman, too, the care of the fish when it is iced up day by day is expected, and nothing about the shop demands more attention than this, or is productive of more bad effects if it be carelessly and ignorantly attended to.

Hygiene for the Blockman.

It would almost seem to be a necessity that the blockman should have some knowledge of the laws of hygiene, although the dictates of common sense should be sufficient, when attended to, to keep him right in his practice whatever the theories may be.

It may not have occurred to him, and no one may have told him, that putrefaction is not inherent in the fish, or in anything else, but that the germs attack from without, that dirt and slime are the breeding places of the microbe, and that the Creation is so ordered that the air we breathe is winged with destruction to all inanimate things in general, and to fish, game, and poultry in particular, and that the partial preventatives of decay are cleanliness, protection from the air, and coolness of temperature.

These facts will enlighten him in various ways. As to the need of complete cleanliness this will probably have been drilled into him from the errand-boy stage upward, not so much from the point of view of waste preventer as from that of the avoidance of offensiveness. As blockman he will now know that the greasy feel in the ice-box and the slimy appearance that so soon gathers on the crate which fits therein, are but the hosts of the destroying enemy lying in wait which march out irresistibly to slaughter every thing which comes within their reach or touch. Nothing is safe from their maraudings, and only one treatment is effective, elbow-grease, assisted if possible by the germicides, borax, or a solution of permanganate of potass, the former for preference; or hot water strongly adulterated with common

washing soda, with a strong solution of the same for cleansing the waste-water pipe at the finish of the task.

It is a common but unfortunate practice for the ice-box to have one regular scrubbing-out day, corresponding to the weekly tubbing of the children "whether they want it or not," but it may be taken for granted that the only day the box should escape is Sunday, and that every other day in the week the receptacle in which much of the fish spends all its time whilst it remains in the shop should have everything removed from it, the broken ice rinsed through in cold water, and after the fish and the box have been overhauled replaced till the next day.

If nose and eyes fail to apprise of the need of this drastic daily treatment the sense of touch will re-adjust the weakness of those other faculties. Greasiness can be felt as well as smelt, but with a daily dressing such as is here described, eyes, nose, touch, can all be spared, unless when the slatted-crate that usually fits the bottom of the box is given to a lad to scrub, which he does most vigorously on the top and bottom, but is apt to forget the sides between the slats where a large brush does not penetrate, but a smaller one will.

Grease-Proof Paper.

It will now strike the blockman that if he can prevent some or all of his expensive fish from coming into contact with water and air, it will be all the better for it.

By turning to the first volume, p. 247, where is an article upon this subject, the blockman will learn how to deal with his prime fish, wrapping it in the special paper as recommended by Captain Solling—sufficient here to say that the wrapping of it up in a good quality grease-proof paper, which really means *water* - proof, and thus preventing both air and soakage from the ice penetrating to the fish, he will have done the best possible thing for the security and safety of his stock.

Incidentally, if this method is not in use in the establish-

ment, he could experiment with advantage to himself and to his employer. The system is as effective with cheap fish, such as mackerel and dabs, as it is with the more expensive sole and turbot, the principal things to keep in mind being that the fish should be of good quality to begin with, as live as possible, that the cleaning out should be well done, all blood carefully removed with the knife edge — with a clean cloth is even better—and that, if the fish be washed, it shall also be wiped dry. A pinch of borax in this last washing - water would be advantageous. The fish being dried before wrapping in the grease-proof paper is a necessity, otherwise the water from within, and the ice soakage from without, will assuredly soften the paper, making it useless for the purpose for which it is intended, and destroy the first, if not the second reason, for using it, namely, keeping water away from the fish; for in water also resides, as in air, the virtues which, whilst they assist life, also assist decay.

Icing up.

The final precaution and need in icing up is that each fish shall receive the greatest possible amount of cold. For this purpose the flat fish should, after a layer of crushed ice has been strewn upon the bottom of the box, be placed edgewise, heads downward and forward, tails slightly upward; this permits of the broken ice which will be distributed over them finding its way between the fish, and of all the waste water in its passage downwards passing between, and keeping each fish as cool as ice melting at something above 32° Fahrenheit will allow.

Some Characteristics of Ice and Cold.

In passing it will be well to remind the blockman that the nature of ice, as of heat, is to bring everything about it to its own temperature, or way of thinking, which, in freezing, is 32°. In endeavouring to do this it expends itself lavishly in what we call waste, but which quality in

man we term patriotism, or whatever other high-toned, or high-tuned, word is applicable.

If the ice is supplied in sufficient quantities and applied in the most efficient manner, it will bring this about, or if the box or receptacle, by reason of its admirable insulation, is cut off from the outside atmosphere and warmth, then its purpose is achieved, in either case the desired result is obtained. Naturally, the more you can assist the ice in its work the more economical will be the work, whilst an unlimited supply of ice will produce a like result at a greatly increased cost.

Above the flat fish and the layer of ice which covers them should come the long fish, back downwards, but tilted slightly so that whatever waste water runs into the fish will merely course down the back-bone and away. The blockman will have been careful to see that ALL blood has been thoroughly brushed away from the bone, from the head to below the vent, and that all slime to which the haddock and cod tribe, as well as all turbot and brill, are peculiarly susceptible, is well washed away.

Unpacking of the Ice-box.

In the morning when the box is unpacked it would well repay the trouble and expense to chill the water with broken ice and add a pinch of preservative, or even common borax, and a little salt to it before rinsing the fish.

It is a fatal method, albeit a common one, to fling all the fish from the unpacked box into a tank of running and fresh water; the colour and brightness of the fish is killed, the temperature of the fish is needlessly and quickly raised and all observers know that nothing more quickly brings about deterioration than the alternating of cold and heat, as witness the butter or milk of the household which are *gone in no time* if removed from the household refrigerator and left standing about.

This well-known fact assists our blockman; by prompting him that if anything has a possibility of having to remain

on show all day and to be taken back again at night unsold, it is best to leave it alone in the ice-box and make up for the want of display by informing the salesman of its whereabouts.

Packing away of Prime Fish.

Yet another item. Such fish as turbot and brill having a white face must be so packed that the blood or drainage from themselves, or any other fish, cannot run upon and stain them; their saleability is quickly gone, and a good and expensive turbot has often to be cut up unprofitably, because of carelessness in this respect. Further, if the quantity of flat fish to be put away is but small, there is no reason why the turbot and brill should not be placed flat-wise at the bottom of the box but faced, white side to white side, with a layer of ice above. Above each layer of fish should be a layer of ice, all fish and all ice in carefully planned order, and no layer of fish so thick as to make it doubtful if the cold which the ice gives out will be thoroughly communicated to it.

Salt in the Ice-box.

Some men make a practice of strewing salt upon the layers of ice, and the result may sometimes be useful, but the law is, that so much energy will only give so much work; if you intensify the work, the work will cease the sooner. The ice is only capable of giving out so many units, and whilst you may freeze the fish, it may not be good for them—as a matter of fact it is not, but the power of the ice will be quickly gone, and it will be unable to continue its work through the remainder of the night, or of the thirty odd hours that lapse from Saturday night to Monday morning.

A very good finish to icing up is to soak some sheets of newspaper in water, wring them fairly dry, and place on top of all; the paper being damp will more readily allow of its being tucked into corners and spaces, and this

prevents contact from or with the air above, and helps to keep all nice and cool.

There are many things which go to the making up of a blockman, but none that reflect his value to the business in greater degree than his knowledge, care, and common-sense as shown in his position as stockman and custodian of the ice-box, and for this duty the writer trusts the perusal of this chapter will fit him in an eminent degree.

CHAPTER XXI

THE SCIENCE OF SALESMANSHIP

MUCH has been written on the subject, and the whole book could be taken up with its consideration, so wide and far-reaching are its ramifications, but without further prelude we plunge at once, taking as the first proposition that—

The Salesman is a Necessity of Modern Life.

We have it on the authority of James Russell Lowell that somehow civilisation does get forward upon a powder-cart, but however this may be it is without a doubt true that the commercial man, and the salesman especially, is the means whereby progress is assured in art, science, and business.

The pure love of invention, and of research, is answerable for much that ministers to the benefit of the human race, but the inability to acclaim the merits and value of those things which have been sought with such self-denying efforts—and, strangely enough, the inventive faculty and the power of selling rarely go together—would have so narrowed down the influence and result of the labour that only the discoverer would have been benefited. To this cause is traceable the cases where men of genuine attainments having achieved great things have yet been failures, as men account failing; others have been benefited by their labours, some possibly have been enriched even beyond the dreams of avarice, whilst he to whom everything is owing has passed from the scene of the triumph of his skill or patience to a lonely, desolate, neglected end; a bitter commentary on one phase and form of individualism, and yet the man has most truly served his fellows in every sense of the term.

Ideas and Inventions useless without Publicity.

To be born unheralded, to live unsung, and to die unknown, has been the lot of many an idea that would have administered to the world's need had it come within the purview and scope of action of the man who could make the commodity marketable, the genius who could seize the selling points and make them tell in his campaign of publicity.

The salesman is as truly a student of human nature as the originator of the wares he sells is conscious of the needs of that nature; they are equal forces which, when combined, are irresistible, but when separated are practically inert, and therefore ineffective.

"How shall they know except one tell them?" is as true to-day as ever; to create the demand is the rightful work of the salesman, and the efficient salesman is he who can declare the merits and the values of the goods which he handles in such a manner as to arouse the spirit of enquiry and then to meet it and to conquer with conviction, to make a sale by sheer force of argument, such force having its clenching power by reason of the inherent usefulness of the goods themselves.

In explanation let the following facts suffice:—

Brunel drove the first steamboat on the Thames, but only, it is said, to agitate public opinion against himself and to excite the London hotel-keepers into refusing him their hospitality. Ten Congresses came and went in America before Morse could convince the people's representatives of the need of the telegraph. The scientists proved the impossibility of the bicycle, and men such as M'Cormick and Howe had to spend years of preaching before their harvesting machines and ploughs were demanded by the public.

"No, it is not true, as the learned theorists have said, that every great invention springs into life because it is demanded by the nation. It springs into life and *nobody* wants it. It is the Ugly Duckling. Everybody prefers ten cents to it

till a few salesmen, also men of genius, take it in hand and explain it," and we may add, sell it.

As the salesman is the necessary counterpart of every great invention, the exponent of all great commercial qualities, and the necessity for their ultimate success, in the same manner on the lesser scale is he the important factor in the retail merchant's business.

To have charge of the sales end of a retail business is to be where the money is earned, the indispensable medium as distinct from the routine departments of fetching and carrying, trimming and dressing, recording and tabulating. These all, however valuable in their way, are simply money-spending departments, to be curtailed as economies dictate; but the money earning—the sales—is valuable as being the life of the business, and here economies, as distinct from economics, may not be indulged in.

Efficiency the Mark of the Salesman.

It follows, therefore, that the salesman must be efficient, competent, capable, and able to obtain and produce effects. The first characteristic of the salesman who would be efficient is to be trustworthy—a quality that is easy to display towards the employer, but somewhat more difficult to exercise when a sale is hanging in the balance.

To thoroughly describe an article is an art—the art of the salesman; to over-describe is to trespass on the artful, and this can only result in defeating the ends aimed at. "Guaranteed to be as described," is the legend one reads that is sometimes used as the clenching of an advertisement, but upon reflection it would appear to be but a reflection on the advertiser—the salesman in this case—to use for conviction statements that should be uncalled for.

Laudatory remarks are one thing, but these should always stop short of sayings which might, or can, be misunderstood, and which lead the buyer to expect what can never be realised.

To assert that Siberian salmon is just as good as Scotch,

and to induce a customer to take it because of the assertion, is to bring back wrath in no unmeasured terms and quantity upon the head of the offending salesman and the shop or store he represents. To have the customers' confidence and then to slight it is to weaken at one stroke the bond which has held them to you; they like a mackerel from your own near-by coast-line if caught in the standing, or keddal, nets at last night's tide, and wish you always to say so when the fishing is a blank, and yet, one of the Cornish or Milford fish, out of London, has been sent them soft with the long journey, sappy with the advance of the season, and flabby with a staleness which cannot be avoided! Can it be expected that the salesman shall retain his position as being considered trustworthy, and that the customers' orders will come again with the old-time freedom? He would have been forgiven if the charge made had been double the usual figure, or treble what was expected; these things can be adjusted, but to be untrustworthy as to quality, and to promise, these are beyond pardon and excusing.

Types of Salesmen.

Salesmen, as with some other orders of mankind, are born and not made; to buy and barter and to sell is a disposition strong as life with them, but unfortunately the extreme character of the gift may be its own undoing, for the "dealing" instinct is that which seeks always to have the best of the bargain, and such over-reaching is apt to lose sight of the fact that there is another day than this, and that life ends not with now.

The modern salesman must realise, as part of his education, that the customers of the future are secured or lost according to the treatment meted out to them to-day; he must understand that the competition which presses in every department of business life is a security that the fittest man will make those continuous sales which are a part, if not the whole, of his insurance for the years to come.

Years since the comic papers were replete with witticisms at the expense of the man who sold the customer the goods he wanted, and the level-headed business man was inclined to be harsh if what the customer required was supplied in preference to the article which the trader wished to sell—a short-sighted policy undoubtedly, but a common one in the Victorian era, and lingering still in out of the way spots and with men who are themselves, by reason of their own acts, gradually getting out of the way.

Statements to avoid.

It does not follow that to satisfy the customer rightly the goods are to be purchased by them without profit to the seller, and it is useless for the salesman to waste breath in saying they are sold at a loss, for unless the customer is a fool he will not believe it; men do not set up in business to act, during a part or any of the time, the *rôle* of the philanthropist, or to become a benevolent institution. Neither does the public believe it when they are told; if they did, it would seem suspiciously like robbery, for the goods must always be paid for in full at some stage in their progress, paid for in labour, or in brain, even if no money passes.

It is still too common to hear the remark of the salesman, “less than cost,” less common perhaps to overhear the remark of the purchaser, “sold to me at less than cost price,” but whether from one, or the other, it is, as an ordinary transaction, an immoral one, for some one must foot the bill, some one must bear the loss, and whilst the draper with his off seasons may reasonably clear out his surplus at less than cost, it is with a full understanding on the part of every one that the articles have lost their value because of the lapse of time and the changing freaks of fashion. As an ordinary proposition, however, all will admit its foolishness and that wisdom rather consists in finding yet other arguments than the senseless one of selling under cost.

The Virtues of Promptness — the Practice of the Stores.

There is one aspect of the growth of the modern store which seems strangely at variance with the character of hustle ordinarily attributed to the country from which the stores came, but which upon enquiry does but emphasise it; we allude to the freedom everywhere accorded to the purchaser. It would seem to be no one's business to interrogate or to interrupt, but rather to promote the free circulation of the public through the premises lavishly thrown open to them.

Trained and alert business minds have undoubtedly agreed that it is more profitable thus, basing their conviction upon the knowledge that it is not necessary to employ a walking placard saying in effect, if not in words, "If you do not see what you want, please ask for it," that the trait of their countrymen to "get right there" is so markedly developed that they will make a bee line for what they want without waste of time or words, and will therefore resent any obstruction, man or words, which will bar their progress or needlessly deter them in their business of the day.

But this does not detract from the need of promptness; the desire to purchase either pins or a motor car once shown needs alacrity of response from the responsible salesman, alacrity as distinct from bustle and confusion of mind, thought, or word, and thus we find that the apparent difference of methods in shop-keeping are only divergencies at particular points, and that the end or goal, the buying and the selling, is even more quickly arrived at in an apparently leisurely ease than in a hurried transaction.

That a wealth of goods of every description is laid out to attract the purchaser is but a part of the leisureliness intended to combat the tendency to haste without appearing to hinder, and making no difference whatever in the speed and despatch with which the goods bought are invoiced, wrapped, and delivered. This is as it should

be, and contrasts greatly with the overheard reproof administered to the assistant for supplying the customers' wants at too great a speed!

It is far preferable to earn the expressed encomium of the customer as did a fishmonger and fruiterer of our acquaintance, "Your's are the only shops in the town where I can be served with despatch," and however much some customers may appear to appreciate waiting, and to the mere man, the *seeming* delay in the draper's shop, it is most certainly true that the customer resents a moment spent beyond absolute need in the fishmongers' and fruiterers' establishments.

Their visits there are usually arranged for last on the list of calls, and one might almost imagine that the expected visitor was due at home, or that the time for meals had come, and that waiting their turn, therefore, was beyond the possibilities, but be that as it may it must be conceded that the salesman has scored when without undue haste he can serve his customer, suggest something else to them in passing, and pass on without pause or waste of time to the next in waiting.

Promptness *plus* Cheerfulness.

This virtue of promptness has yet another mingled with it, that of cheerfulness. It is somewhat strange that the grumpy man is never speedy, although it may sometimes happen that the cheerful man is also a Micawber to whom progress is impossible.

If speed be accounted a personal quality it might be said that the essentials in the salesman from the employer's point of view are promptness and pleasantness, or cheerfulness, and sub-divide them how you will they contain almost all that is desirable or obtainable, and explain why one assistant will be sought after whilst a customer will endeavour to avoid the eye of another.

We have given the prominence, which is due, to this subject in the endeavour without discursiveness to point

out the significance to the business of the salesman who is, next to the master and the controlling spirit, the chief man, the one upon whom devolves the duty of selling well what has been already bought well.

A Salesman's Duties—Charge of the Display.

As to the duties of a salesman, in the fishmonger's and fruiterer's business, these are rarely separated from the important one of attending to the front and keeping the display in order; in fact, the ideal salesman is not complete unless he can take entire charge of the window-dressing.

To be able to present the merits of his goods and to make them acceptable by speech would seem to imply the ability to show the goods, not altogether with their "best side to London," but in such form that they appear to most advantage—twin accomplishments these that the salesman will be well advised to acquire and develop. He will find some help in the chapter devoted to window-dressing, but that does not profess to be a complete manual upon the subject; rather is it an introduction as showing what can be done, for the variations possible to the display the window dresser can make, are as endless as the revolving days.

To keep the slab well filled, the ranks unbroken, and the gaps conspicuous by their absence; to prevent this or that fish from drying up, and to remove every appearance of offensiveness, whether from blood-stain, dust, or exposure, are only a few amongst his many duties and concerns.

Knowledge of the Stock.

To know the stock that is within doors as well or better than the blockman, so that when the possibility of disposal of a laggard-seller, or the article which is needing a new home, comes along, it may be called for without any premeditation, and one more chance of an ultimate loss be removed.

One illustration of his aptness will be seen in the prominence given to the respective articles displayed for

sale; if there is an over abundant supply of mackerel from market, he will not, out of mere pique, or because they interfere with the ideas of the day's display planned an hour or two ago, tuck a few away into a corner and let them take the risk of being seen or not, of being sold or wasted.

The salesman—or should we term him the frontsman—is the coadjutor of the master or buyer, but should these refuse to collaborate with, or prompt him, he will wisely decide his course according to the exigencies of the moment: the mackerel is eminently perishable and would soon lose its brilliance; it must have all the prominence possible, and his personal satisfaction will be in knowing that waste has been scotched and that his prompt attention and action have been of value to the business.

Dinna Forget.

To the salesman is committed more that needs memorising, or that should not be trusted to the memory, than to any other in the business. Mrs Turtle's trout must always be below two pounds in weight; Mrs Slowman's salmon be cut just above and below the vent, because whilst she likes the fat part of the fish, she does not want to pay for offal and doesn't like the flap — these and other personal peculiarities of the customers are countless and altogether too intricate to be written down, therefore the need for a brain that can be trusted to remember what is told and taught.

The entering up of sales should not be trusted to memory: if the goods are taken away by the customer when bought then the reminder is gone as well as the goods, but at least the customer is not disappointed, except in the pleasure of paying for them; but if the order taken is for goods to be sent, then the evil is greatest, for though there has not been a loss of goods, there has been a loss greater than the goods and harder to recoup. Against this there is no possibility of guarding except by observing the

hard and fast rule of making all entries as received ; anything short of this is sure to result in occasional lapses that are as annoying to the conscientious salesman as they are to the customer.

Customer number two in waiting may, by their manner, demand that you wait upon them without further delay, but the salesman is wise who will spare at least a moment to make such entry, or record, as will obviate a difficulty later on.

Icing up.

Whether the salesman has charge of the icing up of the fish at night depends on the rules of the establishment but it would seem to be a wise provision that he should do so, as it enables him to keep a better outlook on his stock and to have a more certain control of the goods which need selling ; but it should be his duty without question to see that his slab is thoroughly cleaned after being cleared, in preparation for the morning, and that the rough salt or the borax, or both, which it is customary to use is not forgotten to be mixed in with elbow-grease when the scrubbing is on, that the pail of hot water and soda is not neglected which flushes the siphon and pipe of the drain-away, and the neglect of which gives rise to the fishy smell which so often assails one when passing a fishmonger's shop during the evenings, and on Sundays when there is little else for folk to talk about.

Without doubt the salesman's duties are amongst the most important in the shop, and the man who can perform them satisfactorily to the master and himself is equipping himself to be a controlling spirit in the future.

CHAPTER XXII

THE HERRING—TRAWLING AND DRIFTING

A Contribution to an Acute Controversy.

FOR several years a continuous war of words has been carried on in fishing circles, which, during the preparation and passing of these volumes through the press, has reached a more acute stage than hitherto, the attacking party having interviewed the President of the Board of Agriculture and Fisheries “to impress on the Government the necessity of doing something to regulate the nature of the net used in trawling for the herring.” The drift-net fishermen contend that the trawlers are decimating the sea by killing off with their murderous nets the immature herring, thus making the future successful prosecution of the industry impossible.

The Catching of Immature Fish.

To whatever extent it can be proved that the trawlers do catch young herring—and occasionally their catches do show a proportion of small and undersized fish—to that extent it is certain that the future is jeopardised for the profit of to-day. This condition obtains with every net that is cast; it never succeeds in trammelling the full-grown fish alone. Perhaps the nearest approach to perfection is the keddal net, referred to in the opening chapter of our first volume; it stands upright in the water, and mackerel smaller than the mesh will pass through in safety: but even in this case the young of other fish are enmeshed. When it comes to the trawl or any net which is dragged or pulled out of the vertical, it is clear that the size of the mesh, and therefore the escape of the fish, is governed by the amount

of drag which brings the cords closer together. This, however, is but a superficial view of the case, although it is one that the trawler might well urge a little more than he has done in his own defence.

The Various Schools of Herrings.

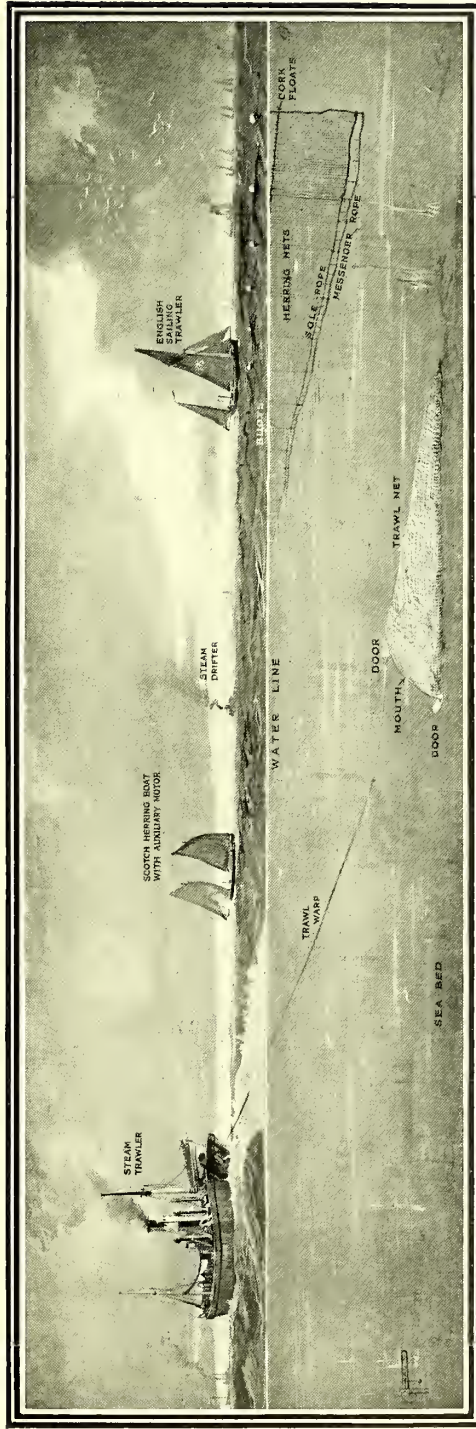
The question of the net will be dealt with later. Meanwhile, we ask—Is the apologist and contestant for the drifter-man sincere when he makes, as the reason and basis of his complaint, the assertion that the trawlers are catching immature herring?

Let us examine the facts. The experienced fishmonger knows that there are many classes or schools of herrings; he knows that the Norway herring, which finishes coming to England usually in the early part of May, is as opposite in every respect from the smaller-sized fish which is caught off Dungeness in the late autumn, and until Christmas, as two fish of the same species can possibly be; he knows, also, that when both these shoals first become available they are comparatively immature, sexually, and in size.

During the period in which they are being caught the fish improves rapidly in condition, and in every way, and ultimately when the roe is gone and the fish are *spent*, they are not only useless for selling purposes, but, as though the fish knew it, they betake themselves elsewhere—where, no one knows—and then, in the fulness of their season, they return to the old haunts or thereabouts, and the school again passes through the same cycle of growth.

We have instanced two schools and have demonstrated that there is no possibility of confusion between them, and we are bound to say that the same individuality characterises many another shoal.

No one will contend that the Loch Fyne herring has anything in common with the Lowestoft and Grimsby fish, or that either of these have anything to do with the herring from the west coast of Ireland; all of them are herrings, it is true, and of the same species, but not to be con-



CATCHING FISH BY MEANS OF THE TRAWL AND THE DRIFT NET.
 As diagrammed by the artist of *The Sphere*.

[Copyright, *The Sphere*.

founded one with the other in contour, conformation, or average size, but all possessing this in common with each other, that they move at the surface of the water, and are caught by the drift-net fishermen.

Surface-caught and Trawler-caught Fish.

Compare any or all of these with the fish which the trawler brings from the bottom of the sea, and again one has to admit that they lack comparison and cannot be confounded with each other; in fact, it would, in the writer's opinion, be impossible for the drift-net or surface herring to live in the deeper waters where the trawler fish comes from, or *vice versâ*.

Take the "Klondyke Grounds," for instance, that now well-known resort for trawled herrings, and one of the most productive, lying in the Atlantic, thirty-five miles north-north-west of Inishtrahull off the coast of Ireland. The depth here varies from 85 to 100 fathoms, 510 to 600 feet; it would appear to be a physical impossibility that the drift herring transported to this depth should have even a chance of life, just as one could safely foretell disaster for a small south-coast cod, were he taken to the depths whence come the hardy Faroese fish.

We are not concerned just now with the migrations of fish—this subject will receive special attention in a later volume—but only to establish the fact of the existence of the several schools and the comparatively recent discovery of those whose habitat brings them within reach of the trawl, leading one to think there may be still others whose lives are lived at between-depths, and at even greater depths than those we have referred to.

The Test of Spawning.

Further, the time of spawning proves there is no possible connection with the various schools; the east coast fish—caught at Yarmouth, Lowestoft, and Grimsby—the district in which the Scottish drifters operate to their great advantage,

spawn at the latter end of autumn, October, November, or thereabouts, but investigation shows the trawl-caught herring off the south-west coast of Ireland to be spawning between January and February. Assuming that these facts are irrefutable, in what consists the special grievance of the drift-men, which they are so urgent and insistent in making known?

The Question of Size of Mesh.

The killing of immature herring? Then the agitation for fresh legislation is to prevent the trawl-men doing an injustice to themselves; to forbid killing of the goose that lays for them their own golden egg: a degree of unselfish regard for the welfare of a rival that it would be difficult to parallel. But this is the one burden of the agitation, combined with the statement, which is perfectly true, "that the great trawling industry had recently made a new departure and adopted a special net with a very small mesh for the purpose of trawling for herrings." In direct reply to this, it can be asserted with safety that more immature herring are caught and landed in one season by the drift-men, especially in the early parts of the season, than the trawlers land in years; the fishmonger has to handle many a consignment of fish, a large proportion of which are undersized.

As to the trawlers' small mesh net, it must be said that this new departure is a mistake, even from the trawlers' point of view, actually defeating the end which it is wished to serve. The nearer the net approximates to a bag the more will the water within it remain stagnant, and as fish and refuse quickly block the small-sized mesh, all through movement of the tide is prevented, and without a free flow of water the free ingress of fish, small or large, is impossible. In addition, the strain placed upon the vessel and the engines is enormous; the extra coal consumption alone per cast of such a net compared with a standard size would make no inconsiderable item in the working expenses of the ship.

Of so much importance is this keeping of the net free and open considered that a successful skipper will take an extra hour of the day's trawling time in making five heavings of the trawl instead of the usual four, and consider that the apparently wasted time has been profitably spent.

A Record Season follows Agitation.

A further answer to the agitation would be that twelve months after it was started—that is, in the herring season following the first great outburst—there was registered a record total of herrings caught, upon the east coast especially, and whilst it might be contended that one season could not establish the course which nature would or will take, it is certain that a record catch cannot follow the undue depletion of stocks in the previous years.

The Trawlers' Enterprise.

The writer having no personal interest in either side, or with either of the combatants, would assert that instead of the trawler being in any way penalised or hampered, he should rather be commended for his enterprise in the bringing to shore, for the use of England's millions, a supply of food, the source of which his industry has tapped, and that he is of as much value to the community as were the men who first made the bringing of Australian or New Zealand mutton into the kingdom possible, and it has never been alleged that the killing of a Canterbury lamb in New Zealand prevented the mature growth of a South Down sheep, a black-faced ram, or a Romney ewe.

The Danger of Protection.

We will allow that this home - grown produce would be worth a shilling more per head if the supply from our overseas colonies were prevented from coming into competition with it, but an extra shilling a cran to the driftmen would be dearly bought if prevention, or curtailment, of the trawling industry were allowed. We must not

shut our eyes to the possibility of this happening; those who have followed the controversy throughout know that the offensive has been taken by the drift-men—these from Scotland alone represent 900 steam drifters with a total value of £2,500,000, employing directly 8,000 men—backed by the East Coast drift owners and the Scottish Members of Parliament. The strength of the position is, that these 8,000 Scotsmen and those indirectly concerned, perhaps double the number, are a vital force in northern politics, whilst the trawler owners, acting on the defensive, are fewer and more scattered, and that in districts where their combined force cannot make its voice heard, or power felt, in anything like the same degree.

The Usefulness of the Trawled Herrings.

The trawled herrings, moreover, can never be an equal competitor with the drifter-caught fish. They do not sell on equal terms, or anything like it, but they are eminently suitable for curing purposes; the loss of the scale occasioned by the drag of tide and net does not prevent them being used for kippering. On the other hand, the greater amount of fat in the trawl-caught fish suits it admirably for the purpose. For this purpose the trawled herring is largely used, and as the curing means, beside the employment of labour, that the fish has a longer lease of life and a wider range of usefulness to the community, one can only look upon the controversy as being carried on up to the present without due consideration being given to the economic side of it, and our immediate object is obtained when we have made the position clear and explained its bearing to all who have heard the other side, the side most vocal in the contest.

CHAPTER XXIII

FLEETWOOD

"The Gate of the West."

"It's only a fishing port" was the unexpected reply received from a native in response to an enquiry for some records, or information, concerning the town which is making modern history in the fishing world, and making it with commendable speed.

"The gate of the west" had been facing the illimitable ocean-highways during all the centuries until it occurred to Sir Peter Hesketh Fleetwood, in 1835, to make of the mouth of the River Wyre a seaport from which the needs of the to-and-fro commerce of the rising Lancashire towns in close proximity might be met.

It cannot be said that the growth of the town has been phenomenal, but the sandy rabbit-warren of Sir Peter's day has been developed on the lines of his original idea, such lines as would delight the modern enthusiast for town planning, except that gardens and garden ground are conspicuous only by their absence. Perhaps it was thought that a seafaring life would not afford time for such pursuits, and assuredly the fishing industry, which now monopolises so much of the port, the docks, and the town, gives little of consecutive or uninterrupted time to either skippers or men as would make a garden an acquisition to them.

An Ideal Town.

In almost every other respect it is an ideal town, wide, straight streets, cleanly and carefully kept, a fine and bracing air, the equal of the sister town of Blackpool, whose

enterprise has acclaimed its virtues to the far ends of the earth, and in spite of the fact that many a seaport, in its fishing quarters at least, tends to the mal-odorous and the smelly, Fleetwood knows not any such bar to its repute. That which commends a town to the public at large commends it also to that section of it, an ever-growing one, which is particularly interested in fish and fishing.

The Inception of the Fishing Industry.

Until comparatively a few years since Fleetwood was unknown to the fishing industry of the kingdom. Previous to this period its reputation was distinctly local; it could not well be otherwise before the advent of the railways—in 1841 there was a Fleetwood Fishing Company owning several smacks—and afterwards the variations, incidental to the supply being chiefly from boats from other ports who made it but a temporary home, prevented any permanent development of the trade.

The First Steam Trawler.

The laying down of fishing smacks for home orders upon the slips in the Wyre River gave the port its first stability as a fishing centre, but it was not until 1891 that the commencement of the present era was reached by the arrival, on the 2nd of October in that year, of the steam trawler *Lark*, specially built by Messrs Moodys & Kelly of Grimsby, to work out of Fleetwood.

This vessel, which was 95 feet long and of only 35 Horse-Power, worked from the port for seventeen years, during which time she fished the waters all around the western coast of the British islands, and off Faroe, Iceland, and in the Bay of Biscay. In 1908 she was sold to the Bombay Fishing Company, and to-day, according to the latest information, is actively employed in taking from the waters of the Indian Ocean food for the population of Bombay and its most immediate neighbourhood.

The Shades of Shelley will forgive the quotation—

“In the golden lightning
Of the Eastern sun,
O'er which clouds are bright'ning,
Thou dost float and run,
A pioneer of useful work, until thy race is run.”

The little *Lark*, as she is still endearingly termed by those who know her useful history, has considerable affection bestowed upon her memory by the Fleetwood fishing folk, and one would be glad to know that in some fitting way her pioneer work was commemorated, as of one who has made history by first proving the possibilities of the western fishings; failing this, her earlier and latter record stands here plain for all men to read. May it be many years ere that record is closed and an honourable career in the service of man ceases.

The *Lark* should, and will, live in the history of the town, significant of as much importance to it as was the *Toiler* to the industry in Aberdeen.

The Industry—Fleetwood's Prosperity.

It is not in the nature of the men, who have made the industry, to stand still. The *Lark* was not to be alone; she was speedily followed by others, until, in 1914, there were some 150 steam trawlers working to and from the port, and permanently attached to it.

With an average of ten men per boat working afloat, we have a tenth part of the population of Fleetwood drawing its income direct from the sea-fishing; whilst it is computed that double this number are engaged in the necessary labour ashore and the various industries which have their *raison d'être* in the conduct and continuance of the trade.

It is evident that this extent of progress could not have been reached in the twenty-third year of the development of steam without some especial fitness of the port for the purpose, and with some consideration of this fitness the following pages will be concerned.

The "Why" of the Fishings' Progress.

First, its proximity to the large industrial towns of which it forms a centre on their seaboard, or rather a rallying point at the focus of their radiating arms, Lancaster, Preston, Wigan, Blackburn, Manchester, to mention but a few; and those who know the great economic part in the feeding of the factory towns that the fish-and-chip shops alone play, and the want which they supply, will readily realise the importance of having a continuous supply of fish brought within an appreciable distance with a minimum of handling and delay.

The purely wholesale merchants on the market who buy to supply the trade throughout the country, might prefer that business began at an earlier hour of the day than 9.30, for nothing is sold until then; but a convenient train at that hour brings in a number of buyers from the inland towns who contribute not a little to enhance the figures that the fish make at the auctions which, in common now with every other noteworthy centre, is the Fleetwood method of disposing of their catches.

It may well be that the greater favour with which the port is now viewed by the large trawler owners is partly due to this geographical fact—a fact which must remain an important factor in the future, for the manufacturing industries of our premier industrial county show neither sign of abatement nor of having reached their zenith.

These localising influences, happily for the good of the port, do, however, to some extent, curtail its usefulness and value to the wider area of the county at large.

Situated on a spur-line from Preston, a preliminary journey of about an hour has to be undertaken before any distribution can be undertaken to the direct means of communication to far away centres, but this drawback does not at present concern the general trade, and the supplies will have to very largely increase before the difficulty becomes one which is vital to the port and the fishing fleet.

Another and an important reason is that the port is a veritable "gate of the west" through which the steam trawlers pass to the wide Atlantic which laves the northern Irish coast some two hundred miles distant, and is thickly strewn with banks and fishing grounds. A curve to the south-west takes them to the favourite grounds off the Fastnet on the south-west coast of Ireland, where at some hundred and fifty miles from shore, they can make fairly sure of a good haul, and during the months of May, June, and July be certain, as far as certainty in sea-fishing is possible, of returning with fish-holds full of hake, whose favourite feeding ground is this particular floor of the Atlantic.

The Fisherman's Heroism—a Trader's Word of Respect.

No other fishing port is so near to the Isle of Man grounds; but the Fleetwood trawlers do not confine themselves to the home waters, they are too hardy a race and too well disciplined and trained to long distances and the dangers of the north to always seek their spoils close home.

At the moment of writing an enquiry is proceeding relative to the loss of one Fleetwood trawler which vanished from sight, and from all knowledge, in the far northern waters. She was supposed to have anchored for the last time in the Onunder Fjord on the coast of Iceland, for the snow and gales of the wild January weather had rendered fishing impossible; how wild may be gathered from the fact that the vessel which espied the F. D.—the Fleetwood registration letters—upon her bows, was herself completely coated in ice, whilst the windlass was frozen into uselessness.

Blocks of floating ice, and tracts of drifting ice, made navigation more than difficult, and at a favourable moment she returned in safety; of the lost boat, staunch and seaworthy in her newness, which had attempted to ride out the weather and the gale, no piece of floating wreckage was

ever found. Nor did the ever-silent sea bear any message of her fate, whilst her fearless skipper and crew were

“ . . . Summoned to the deep
There with all their mates to keep
An incommunicable sleep.”

And we, who gain our living upon the land from the hard-come treasure of the store-houses of the deep, pause, whilst with no uncertain voice we acclaim the heroism of these lonely toilers of the sea, and then, in silence, bare and bow the head, empty token though it be, in admiration and respect.

It would appear certain, however, that the beginning of Fleetwood's prosperity was the existence outside her door and in the passage or channel ways that led to the Atlantic of almost virgin ground for the operations of the steam trawler.

The Isle of Man, the Cardigan, Morecambe, and Carnarvon Bays, and the estuary of the Bristol Channel beyond the three mile limit, were well stocked with fish of marketable size and quality, and thus it was that the *Lark* in 1891 met with instant success in her fishing, and was, naturally, soon followed by other boats from Grimsby and Hull, these enterprising men being always on the *qui vive* for whatever promises a good and satisfactory return for their toil.

Thus from Iceland in the extreme north, within touch of the Arctic regions to below the Moroccan coast—which to us stay-at-homers savours of the Equator—the Fleetwood trawlers follow their calling throughout the year.

As bearing upon this subject we extract the following from the handbook of the Fleetwood Fishing Vessels Owners Association Ltd.:—

“We would like you to note that all the fish landed at Fleetwood are caught in the deep sea at depths varying from 180 feet (30 fathoms) to 1,500 (250 fathoms), so that there is no fear of pollution such as exists with any river caught fish.

“Out in the deep blue sea, far away from the discharge pipes of chemical works or sewerage systems, in the clean

and deep waters of the Atlantic with the whole of the ocean constantly flowing over the fishing grounds, the Fleetwood trawlers put down their nets and bring back for your consumption the denizens of the deep, which, provided the fish is properly prepared and cooked, will give greater nutritive properties than many other foods, and not only is it much more easily digested than meat or game but it is far less expensive."

As the Fleetwood Owners have thus given to the retailer not only an *apologia* and a statement calculated to advertise their fittedness to supply him with the best of fish, but also to include therein hints as to the method of his own advertising when appealing to the consuming public, we extract from the handbook these four examples of apt alliteration's artful aid, more ingenious and satisfying than such work usually is, and give it a wider publicity than it could hope to obtain in its original setting (p. 218).

To the active and energetic Secretary of the Association, Mr Robert Jackson, we render courteous thanks for his kindness, reflecting that were the trawler owners of each fishing port thus welded together much good work would be achieved for all concerned that now remains neglected and undone.

The Ice Supply for the Port and District.

With such quantities of fish arriving, and the expected increases in the near future, it is satisfactory to find that the ice factory upon the docks and adjoining the new fish market is increasing the output from 165 tons to 225 tons in each twenty-four hours. In addition there is provided storage for over 5,000 tons of ice, for, be the machinery of the best—and the quality and reliability of the installation as carried out by the Atlas Company is here of the finest and guaranteed by the most efficient workmanship—yet the possibility of a breakdown has always to be kept in sight, and such can only be faced with equanimity when a ring of stores, in this case containing 1,000 tons a piece, are kept loaded and ready for all emergencies.

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The Fish Quays.

The old fish quay, just within the dock gates, has long outgrown its usefulness, and the Lancashire and Yorkshire Railway Company, the owners of the docks, recognising the importance of the trade, perhaps more so because the opening of the Manchester Canal has drawn much of the grain and timber commerce away, has built a new fishmarket on more modern lines.

The old Wyre Dock had, and still has, lines of rail and coaling trucks between it and the fish market, but the new docks and the fish quay adjoin each other, the derricks of the trawlers hoisting the fish on to the quay, where it is gathered, sorted, and sold, without further handling, or being fouled with dust and dirt of any description.

At present, landings are effected at both the old and the new quays, but when the latter are completely finished it is expected, provided the increase in the ports landings has not outgrown the faith and expectation of the railway company, that all sales and landings will be at the new fish market, a decision which once made would be more than wise, and add greatly to the convenience of the merchants, the trawlers, and all whose business brings them into contact with the trade.

It is no disparagement to any other fishing port, active competitor or not, to wish the Fleetwood trade the continued success, which is their due, for the endeavours and the enterprise which so signally characterise its members.

CHAPTER XXIV

MILFORD HAVEN

“Say . . . how far it is
To this same blessed Milford? and, by the way,
Tell me how Wales was made so happy, as
To inherit such a haven?”

ONE might imagine the fishmonger, to whom the knowledge of Milford and the advantages which it offers have newly come, putting his queries concerning it in these same words that Shakespeare used when placing them in the mouth of Imogen.

The reply would be that it is at the extreme south-west of Wales, the entrance to its haven, a little eastward of the point of the coast line which marks the northern shore of the Bristol Channel.

As to how it is that Wales is blessed with such a haven, one must ask of that period when the finger of fate traced and carved the course of the world's waterways, and in the words of one of the greatest writers of English prose, when the spirit of the river knocked at the gates of adamantine rock and when the porter opened, and cast away his keys, lapped in whirling sand for ever. More true of Milford Haven than of most, for the great carving was out of rock indeed, rock upon which the ebb and flow of tide through all the centuries has failed to leave an impression, and now remains, with verdure clad above the water line, with all the loveliness in spring of the virgin forest primæval.

The Brook, at Pill, a few minutes from the town, is one illustration of the beauty which is to be found in many a spot along the haven's reach towards Haverfordwest and the river's source amongst the internal hills.

As one looks forth upon the haven itself, this land-locked sea that bares her bosom to the moon, did we have to confess that its beauty moves us not, then, in words that live through the life of our language, we, too, would say :—

“ . . . Great God ! I'd rather be
A pagan suckled in a creed outworn,—
So might I, standing on this pleasant lea,
Have glimpses that would make me less forlorn ;
Have sight of Proteus rising from the sea ;
Or hear old Triton blow his wreathèd horn.”

Character and Formation of Milford Haven.

Were the haven hewn from hills whose silt was sand, it would long since have been covered over with flat acres of pasture and the fat lands of tillage ; the steam-trader and the fish-trawler would have had some other port of call, the squadron of battle-ships some other base, and the teeming wealth of the sea, stretching from “The Smalls” to the edge of the great Bank, some 250 miles to the West'ard, some other collecting centre from which to be despatched to the thousand towns of Britain, including in that word and phrase, the three kingdoms and the principality.

Shakespeare's word is more true even than he knew ; the inheritance of such a haven has made the three kingdoms with all their dominance debtor to the principality, whose happiness might well be—in this respect of feeding the sister liege-lands—in receiving due homage at their hands.

It is this rock-hewn character of the haven that has made it possible for the largest vessel afloat to effect an entrance at any point of tide. Whilst writing, the powerful pre-dreadnought, fitly enough the *Lord Nelson*, is steaming up the fairway to anchor off the town at scarce a bow-shot's distance from the shore ; the depth of water varying from five to fifteen fathoms, continuing for a distance of some eight miles, forms a perfect land-locked harbour, deep enough and large enough, says a writer of some fifty years

since, to contain nearly all the fleets of the world, whilst the entrance, between the five fathom lines, is more than a mile and a half wide, sufficient for the most ill-managed, worst-maneuvred, or tempest-governed boat to sail into quietness and safety.

The "Sailing Directions for the West Coast of England," published by order of the Lords Commissioner of the Admiralty express the facts thus: "Milford Haven is one of the finest harbours in the United Kingdom. It offers the only perfect and accessible shelter from all winds at all times, and for all classes of vessels between Falmouth and Holyhead."

The Source of Milford's Present Prosperity.

With such commendations it is not to be wondered at that the smaller, but not less important vessels, the trawlers, working the rich fields and gathering a continuous harvest of the sea in the area which opens out to them at the gates of the haven, use the docks and port with a persistence that does credit to their judgment, and supplies the one sure source of prosperity to the town.

From time to time Milford has hoped that one or other of the great and ever-increasing Atlantic fleets would have made the haven a port of call; indeed, a quay and miniature station exists for the purpose, but has been little used. As against this uncertain past and shadowy future, there remains the abiding value of the trawler, and the fish industry, which even Milford may easily underrate.

Its Original Claim to Fame.

Exactly a century ago *H. M. Dockyard* was removed from Milford to Pembroke Docks, a few miles further from the sea; until then the wooden walls of old England had received no small additions to their numbers from the town of Milford, but as wood gave place to iron, and Milford to Pembroke, the industry declined, and is to-day repre-

sented by two small yards only, situated on the Brook at Pill.

It may well be, however, that time's whirligig, which is for ever reversing the apparent decrees of fate, will bring prosperity again to the industry. Already there are signs, remote as yet, it must be confessed, that the sailing vessel will again, by the aid of the small auxiliary engine, prove herself the most economical ship afloat, for tramp purposes, and on the round journey by no means less speedy than her proud iron sister.

Lord Nelson and the Town.

With the removal of the dockyard the upper town, which had only been laid out in 1793, suffered almost an eclipse, especially as during this period it reached a height of notability never attained to since.

It was to Milford that Lord Nelson came when he returned from Sicily, 1st August 1801, accompanied by Sir William and Lady Hamilton, Sir William being owner of practically the whole town.

The day of welcome was a day of rejoicing, and was so kept for many years, being known as the Milford Anniversary and Regatta, in honour of the great sea-warrior, of whom there are several records still remaining in the town, one especially, a well authenticated autograph of the Admiral, traced on a pane of glass with a diamond in the Lord Nelson Hotel.

To Lord Nelson, however, has been placed the credit of persuading the Admiralty to purchase the area, and to build the docks at Pembroke, so that whilst Milford honoured him through many years, and still accounts the great sea-strategist as her one lone star of glory, she has to reflect that Pembroke's gain was Milford's loss, and wonders still in what respect the rival was more fitted for the honour than herself.

But the glories passed when the exchange was completed, and the town was left to devise its own remedy, which

it did in characteristic fashion by setting about the conversion of Hubberston Creek into the now well-known Milford Docks; but the progress was slow, and it was not until 1899 that they were finally completed, and this, together with the development of the fishing and trawling industry, gave to the town that stability it had somewhat vainly sought from other and greater sources.

Milford in Mediæval History.

For any topographical or quaint record of Milford as it was in the Early Victorian Era, one instinctively turns to George Borrow's "Wild Wales," only to be disappointed, the one reference being to the journey made by the Abbot of Neath to give his benediction to Richmond when he landed at Milford Haven to dispute the possession of the Crown with Richard the Second. Richmond in return promised that should he come to the throne he would found a college in Neath, which promise, like many another, he forgot to perform, and, characteristically reflects Borrow, "The wily abbot, when he hastened to pay worship to what he justly conceived to be the rising sun, little dreamt that he was about to bless the future father of the terrible man, doomed by Providence to plant the abomination of desolation in Neath Abbey, and in all the other monastic establishments throughout the land."

The Influence of the Flemings.

Milford is perhaps glad that Borrow on his journey did but skirt the northern side of the shire, thus expressly excluding the district from his "Wild Wales"; for the southern half of the county, known as "Little England below Wales," is thoroughly English in sentiment, race, and language. Whether of Flemish origin, as some aver, would be difficult to determine, but it remains on record that when, in 1108, a greater part of Flanders was submerged, a large number of the Flemings came over to England and entreated Henry the First to allot them lands on which

they might settle. The King sent them into Wales to the various districts which had been conquered by the English barons, and many of the Flemings occupied the site of Swansea and the neighbourhood, but, says the historian, "the greater part went to Pembroke, the south-eastern part of which, by far the most fertile, they entirely took possession of, leaving to the Welsh the rest, which is very mountainous and barren." It is certain, however, that the district has the faculty of absorbing the various elements that come into it and merging them all into the dominant Anglo-Saxon cast of speech and thought, and for the peaceful inter-penetrativeness of the process one cannot but be pardonably proud.

Some Beginnings of the Fish Industry.

It would be but natural to suppose that the Flemings coming from a country consisting largely of spits of sand in the midst of the waters, should bring their maritime instincts with them, and that the sea which bordered, and the haven which penetrated, their new home should become the means whereby, in the intervals of tillage, a second source of wealth should be opened to them.

Judging from the situation and present appearances, it would seem certain that the village of Hakin is the parent or nucleus of the modern Milford, as Torry is of Aberdeen. Struck with the resemblance of the name to the principal fish which is brought to the port, the hake, one's enquiry results in this, that in the centuries past, the haven being then crowded with the fish, the common greeting was "Going a hake-ing?" and that it was from the Hakin Point, forming now the entrance to the docks, that the "going" was effected, a plausible if not very convincing explanation, but one seems to have more sympathy with an earlier and Scandinavian origin as being more probable from the Norse name, Haakon, celebrated alike in ancient song and story.

The Development of the Trade.

Be this as it may—and the accepted records of history are silent on the subject—this fact remains, that ere the Milford Docks were completed, and immediately they were opened for commerce, the first fishing vessel, the s.s. *Sybil* a steam trawler of 127 tons, steamed into them on 27th September 1888, and laid the foundation of a business which in succeeding years was to be extended beyond all conception of the pioneers. The one merchant who established himself in the docks was the first of some eighty men, who now ply their calling, and gain their livelihood, by seeking the trade of the retailers throughout the kingdom, thus despatching the fish direct from shore to shop. Here, as in other fishing centres, the commission business—the buying of fish and consigning to the central markets of the country at the risk of the sender—has almost ceased, the trade being practically confined to the “orders” obtained by wire, letter, or telephone, from the retailer and the seller, and perhaps in no other port does this obtain to the same extent.

Hake the Staple Fish.

Primarily, Milford is hake, and compared with the quantity landed all other kinds sink into insignificance. It would probably be near the mark to say that the amount of hake was equal to the combined landings of every other fish. This pre-eminence results from the fish having chosen the comparative shoal waters of The Bank whose edge and limit runs north and south at a distance of some 250 miles from Milford Harbour. Investigations have not provided us with the reasons for this, but seeing that through the whole length and extent of The Bank stretching from beyond the Porcupines off the coast of Ireland in the north to the coast of Morocco in the south, the hake is found and regularly fished for throughout the whole year, it may be fairly assumed that the home of the fish is in the untrawlable

depths beyond the edge of The Bank; that far below that deep depression's brim the fish live out certain necessary periods of life, and only come into comparatively shoal water for the purposes of Nature, the maturing of the spawn, mayhap the depositing of it, and then retiring out of reach of harm to regain condition, and to recuperate when Nature's work in the perpetuation of the species is completed.

The Gulf Stream and the Fish.

Taking the fishing grounds which are open to the Milford trawlers as a whole, it is doubtless true that they owe much of their value to the incidence of the Gulf Stream which at the south-west corner of Ireland breaks into two currents, one taking the westward shore of the Emerald Isle as its guide to the northern seas, and the other the St George's Channel, and *viâ* the North Channel to join the main stream once again.

"The Smalls," a cluster of rocks some 18 to 20 miles from Milford, is an example of what is implied in the preceding paragraph, the current striking east and west; as it divides when meeting the obstruction, it leaves a certain amount of quiet water towards which the fish make for feeding and resting purposes, much as a trout, unless in search of food, escapes the stress of the flow of the stream by stationing himself behind a boulder in comparatively still water.

Fishing Grounds for the Hake.

"The Smalls" is a noted fishing ground through most of the seasons of the year, resorted to by the smaller sailing smacks, known as crabbers, and those *lame* trawlers, which, awaiting repairs, or because of age, are not considered sufficiently seaworthy for the rougher journey to the westward. The great fishing grounds for the Milford men, however, are known as the Hake or the South Hake, ground, the hake being the principal fish caught there.

The Great Hake Bank.

A course of 120 miles south-west half-west from the Fastnet light at the extreme south-west point of Ireland leads to about the centre of the fishing ground. This takes the ship over what is known as "the ledge," which runs in a north and south direction and has a "depth of from 80 to 90 fathoms over a bottom of mixed sand, stones, shells, and mud with beds of coral along the western edge of it." Eastward of this and towards the land the water shoals very rapidly, and westward towards the Atlantic deepens equally rapidly; but a few miles to the west the depth is charted at 1,000 fathoms and then at 3,000 fathoms, depths of which, if we did but know the history, the secrets of the deep would be no longer sealed against us.

The best part of the Hake, or South Hake, grounds lies 15 to 20 miles westward of "the ledge" with a depth of 180 to 200 fathoms over a black mud bottom; this especial piece of good fishing ground is about 10 miles broad by 40 miles in length. The characteristic of this bank is that the fishermen can follow it through the Bay of Biscay finding hake in relatively the same positions off Belle Isle, Cape Ortegal, Cape St Vincent, the Oporto ground, and on until Mogador, off the coast of Morocco, is reached.

The interest for the fishmonger lies in the fact that in the winter months the trawlers will bring, if Milford offers the possibility of a better market and refitting port, their catches there instead of landing at Oporto.

This wide extent of latitude in which the hake is found explains the variability of fish when caught in different degrees and at different depths. When in winter a hake crumbles under the knife, and the cutting of a slice of it is almost impossible, one may be certain that the fish was caught in the warmer waters of the sunny south, and at a depth of nearer 50 fathoms as contrasted with the 150 to 200 fathoms of the best home grounds. In fact one district, or stretch of bank, at which it was customary to fish for a time, but at which

fishing has now been discontinued, yielded a hake so soft that it went by the name of "milky," it only being necessary to cut the skin for the flesh to ooze, cream-like, from it.

The Cape St Vincent ground, with 100 to 110 fathoms, yields a very good class of fish, and one that well takes the place of the northern-caught fish during the months of its scarcity.

Thus it is with the hake, as with most other kinds of fish, the deeper the water and the colder, the better is the quality, and that the lower the level of life, contrary to that in human experience, the better is that life, a subject which will receive greater consideration when dealing with the natural history of fish in a later volume.

The summer months, May, June, July, are the best for working the home hake grounds. The hake feeds mostly in the day, and the length of summer's daylight allows the trawl to be cast just before sunrise, the fishing continuing through the day and until after sunset, when it is presumed the fish find the deeper waters for rest and sleep, conditions enjoyed by the nets and fishermen through the night.

"The Smalls" and the West'ard do not exhaust the number of fishing grounds that are available to the Milford trawler; these latter include The Bank and many other banks of minor moment *en route*, sprinkled over the area. There is the Klondyke or the herring grounds some 35 miles north-north-west from Inishtrahull off the Irish Coast, the Roker Patch, 13 miles from Inishtrahull, Hamptons Turbot Bank, the Bahama Bank ground off the Isle of Man, the Tusker Rock, and the Porcupines, to mention a few of many, the latter one of the principal being distant 355 miles from Milford, 485 from Fleetwood if approached from the south, and 425 if *viâ* the North Channel. This is one of the most reliable grounds that the trawler can visit, rising sheer out of the deeper Atlantic beyond the ledge of The Bank and the 100 fathoms line limit, and with its area of 50 by 25 miles, or thereabouts, it affords trawling ground for innumerable boats.

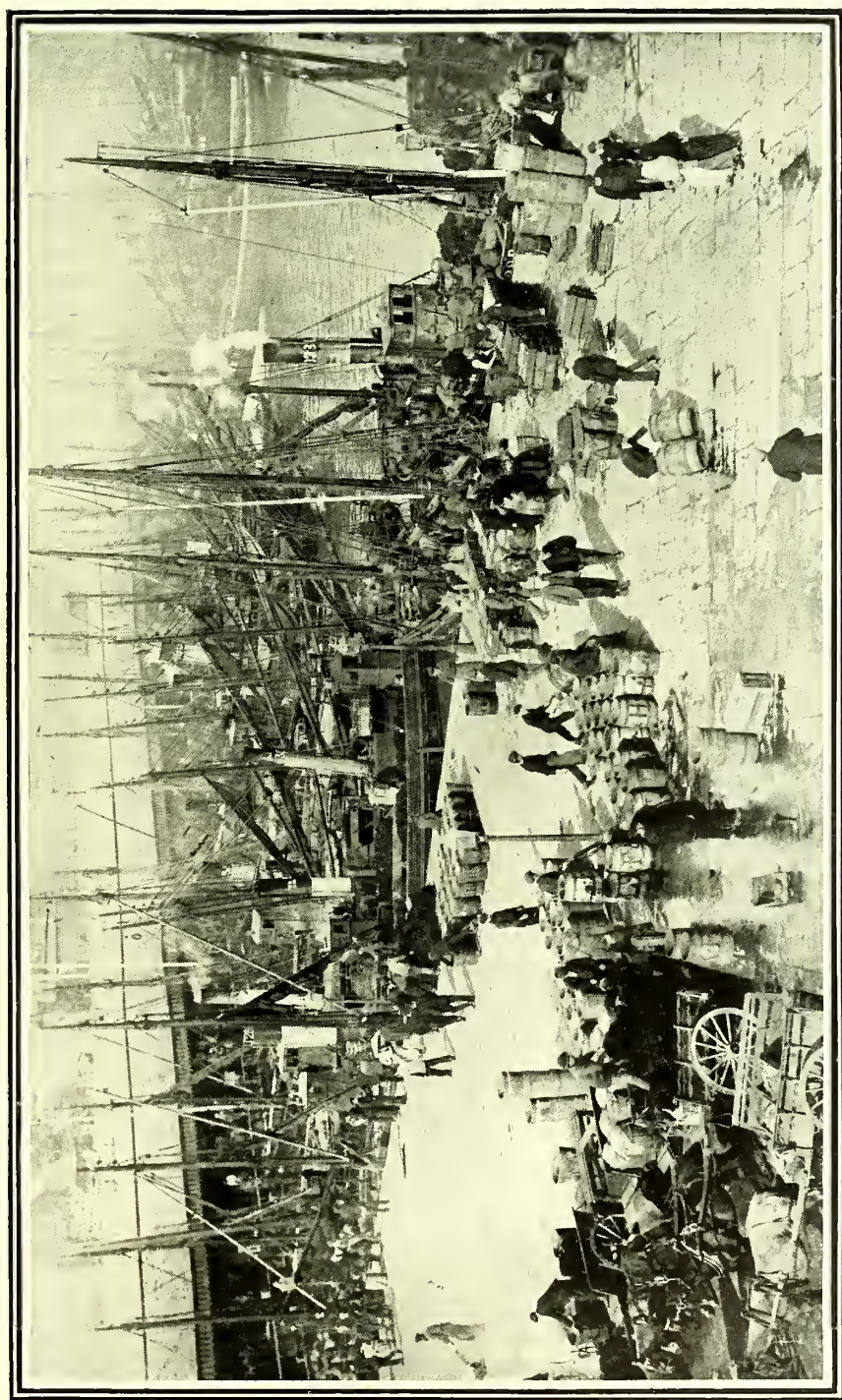
Of steam trawlers at the present time Milford boasts of over sixty boats, a number that is variable as new boats arrive, and occasionally some are sold, the latter it must be confessed predominating, the buyers in particular being the Spanish who have been taught by our men the value of the fisheries which lie so nearly adjacent to their own front door. It is a reflection upon these erstwhile rulers of the deep, that, through the centuries, they have allowed the wealth of ocean to stretch within a few miles of their shore line and to remain untouched, a wealth that could ere this have yielded greater economic results to the nation than all the gold of Montezuma and the Mexicos. In addition to the trawling fleet there are about twenty sailing craft permanently located at the port, whilst from the end of May onwards to Brixham regatta time—all Brixham movements date from the regatta—some ninety to one hundred Brixham trawlers make of Milford their meeting- and market-place.

These men are of the same value to Milford market that the Scottish three-day men are to Aberdeen. The range of fishing ground is not extensive, their time at sea from seven to ten days, and the class of fish they bring to land in consequence is not only live and bright, but of the mixed variety with prime predominating, giving the market thus a backing which enables the merchants during the season to supply the retail tradesman with a greater share of his needs, and thus obtaining orders, when, if hake alone, with a sprinkling of cod, were the stand-by, and backbone, the orders would be missing.

When at the end of May the Brickeys, as the Brixham men are familiarly known, come to the port, their coming synchronises with the departure of the Lowestoft men who have used Milford as their base for the mackerel fishery.

As Rudyard Kipling has it,

“For east is east, and west is west,
And never the twain shall meet,”



A CORNER OF THE FISH MARKET AT LOWESTOFT.

and he might have found equal theme for his song here in matter-of-fact Milford, as at sultry Aden by the Red-hot Sea.

These men love not one another at all, and why? It would be difficult to say. The Brixham man is a careful soul, his boat his pride, if not his bride, for the skipper has mostly a share if not possessing a bigger and better half of it, and its dress and furnishing is to him a matter of concern as well as £ s. d.

The "L. T." man is all heave and push and drive, cares not that he bumps his bow or stern into the Westerners' quarters, and rather than be hustled or driven, or have to fight to maintain the peace, he just keeps away till the Easterner has gone home and left the coast and harbour clear.

The Mackerel and the Herring at the Port.

From February to May the mackerel boats from Lowestoft and Cornwall are busy enough discharging the iridescent and unpaintable fish on the separate landing stage provided by the Dock Company, which is approachable at all states of the tide.

With commendable and foresighted prudence the company have established a stage some 400 feet in length, and in immediate proximity, separated by only a few feet, a covered market, 350 feet long by 35 feet wide, thus ensuring that the catches shall be dealt with immediately, and the prices realised, such as are based on the quality of the fish as brought to land, the two most valuable considerations judged from the fisherman's standpoint.

Without these conveniences the carrying on of the mackerel trade with advantage and profit would be impossible, and that the provision made is appreciated, the printed records of mackerel landed will show, the sequence of months in one year, from February to June, giving 737, 1,181, 1,421, 1,490 and 182 tons respectively per month.

All provision would be useless, however, if it were not for the fact that the fish are caught at no great distance from land, often as near as 30 miles; this fact affects the retailer very closely. Amongst the softest of fish, the

mackerel needs a short, quick transport; a long distance journey, even when carefully boxed, papered and iced is not conducive to good condition on arrival, and a rolling movement in crowded company in a vessel's hold is not a preliminary to be lightly regarded except for a very short run.

The Trawled Herring at Milford.

By fate or chance it happened that a trawler in search of the usual spoils ran into a shoal of ground herrings, and thus began an industry destined to have a great effect upon the herring trade at large.

At the moment it is not possible to say whether the fishermen from east, west, or north first opened out and made practical the auxiliary supply, but this much is certain that Milford men have contributed largely to the development of the business by the assiduity with which their skippers have sought to become acquainted with the habitat and migrations of the always erratic deep-water herring.

The statistics of the port tell of 1,650 tons landed in one month although the uncertain character of the fishing may be gathered from the fact that in the same month, September, of two years later, the landings had dropped to 640 tons, whilst October in the first year shows only 145 tons following the record catch of the previous month, yet in the October of the second year used as illustration the catch totalled 421 tons!

In consequence of this irregularity the trawling for herring, whether at Milford or elsewhere, must always remain an uncertain source of supply, but such as it is the Dock Company here have wisely handed over the mackerel market for the purpose of the herring sales and landings, and as these are only made during the months of July, August, and September, they do not clash with the mackerel, but form a useful and a profitable adjunct, the market otherwise lying idle.

Herring curing has not made great strides at the port for obvious reasons, but it may be expected that in the

future, as the habits of the herring become more widely known, and the supplies more constant, that the smoking and curing will for the season increase the business at Milford, and be looked upon as a useful assistance to the fresh fish trade.

Tonnage Figures for the Port.

Bearing in mind the solitary boat of September 1888, which brought the first freight of fish to Milford Docks, it is instructive to compare the records of 1899 with those of 1908, as they are given below in parallel lines:—

TONNAGE

	1899.	1908.
January	456	{ 12* 2,645
February	970	{ 136* 2,989
March	1,752	{ 266* 3,708
April	1,277	{ 789* 4,729
May	1,409	{ 1,561* 4,186
June	2,266	{ 164* 3,809
July	2,011	4,118
August	2,443	{ 331† 3,250
September	1,840	{ 640† 3,083
October	1,917	{ 421† 2,942
November	1,034	{ 32† 2,574
December	870	1,898
Totals	18,245	44,283

Note.—Figures with * represent mackerel.
† represent herrings.

—an increase in nine years almost without precedent in history.

The Dock Company.

It is certain that the extension of the trade could not have been on such generous lines without the active co-operation of the dock authorities, a private company, who have fostered the industry and assert that the charges made are lower than those which obtain in any other port.

We extract one item alone from the company's list of charges which does not seem to falsify the assertion :—

“Use of mackerel wharf and market, including landing charges on fish, irrespective of quantity landed, per week or part of a week, 8s. 9d. Steam vessels (not being carriers), 13s. 6d.

The trawl fish market is 950 feet long by 60 feet wide, well drained, well paved, and well lit, and being alongside the quay—in fact the fish market forms the North Quay—the flushing and cleaning can be done with the greatest amount of thoroughness; the sea-gulls of the port, having acquired the second nature of taking what is caught instead of catching for themselves, are answerable for most of the heads and ends of the fish which would otherwise be swilled into the docks. The offal, carefully husbanded, is disposed of to two factories, one towards Johnston inland, and the other on the sea front a mile from the market, where it is turned into the usual fish meal and manure.

On the other side of the 60 feet the trucks of the Great Western Railway are drawn up in readiness, waiting for the receipt of the merchants' packages, and at stated times are marshalled into fish express trains that run direct throughout the Great Western Railway Company's system, whilst the respective trucks made up for the other lines running north of London, are handed over to the various companies at the several junctions, and all with such regard to the needs of the traffic that, providing the packages are handed to the Great Western Railway in time for despatch by the scheduled trains, all parts of the country may receive their supplies at an early hour on the following morning;

a matter of the greatest moment to the retailer who looks for his fish, to arrive at such a time as will enable him to make his early morning display one which will be a credit to him and increase his customers and sales.

It may with truth be said that the wholesale man does not always realise this position of affairs, whilst, on the other hand, the retailer is at times to blame in that he does not make up his mind sufficiently early as to what his needs for the next day will be, and whilst he does not wish to be overstocked he must remember the other evil, the arrival of his fish when half the morning's trade is done, and betwixt the Scylla of one, and the Charybdis of the other, he must give the wholesale man the opportunity of steering the best course for both.

The ice trade of the port is well catered for; there are two large ice factories on the docks, the South-Western Ice Company, Ltd., and the Cardiff Pure Ice and Cold Storage Company, capable of turning out 700 to 800 tons of ice per week. In addition the latter company has now completed the installation of a new additional plant capable of turning out another 400 tons per week.

The Dock Company has seen to it that all the other necessary conveniences of a prosperous port are provided, dry dock, gantry, patent slipway, box yard, a large area sacred to the timber needs of the merchants, whilst a diver is always at hand in case of need.

This sketch of Milford Dock and the fish industry would not be complete without recognising the courtesy of Mr James C. Ward, the manager and engineer for the Dock Company, who willingly placed at the writer's disposal the knowledge which through years of association with the industry he has garnered and gathered.

CHAPTER XXV

THE LADY CLERK

WHY not men? will be the question that rises to many minds when reading the heading of this chapter for the first time, to which the writer responds with, Why not? but probably would fail to supply the reason that was considered as correct.

We only know that the man clerk is employed in the business in far less numbers than of old, and that in proportion to the development of the business the lady clerk has grown in greater ratio.

Is it that she is more painstaking, more careful of the small duties and details of which the office work is so largely composed, more patient when faced with some of the intricacies and perplexities which disturb the mere male mind and help to render it only partially effective?

We fear the reason must be sought here, for be it remembered the problems of the fishmonger's booking and account keeping, whilst finicking, are not profound, do not call for that exercise of analytic skill, and deep insight, which are supposed to be the more peculiar prerogatives of the masculine brain, and that therefore more wholly efficient service is rendered by the woman than the man, with the result that the latter is displaced.

The education of the woman, too, has proceeded more particularly along the lines which fits her for the clerical work, the schools and colleges have made their commercial classes a principal feature, and without a doubt the movement known as the Emancipation of Women has had its great impetus in their equipment as wage-earning factors on their own account.

How great the growth of women clerks has been in the last thirty years the records of the census will show. In 1881 there were only 5,000; in 1891, 26,000; in 1901, 56,000; and in 1911 over 170,000 women gave their occupation as clerks. Increases such as this, and in anything like the same proportion, can only have one result, the ousting of men from the field, and the establishing of the custom that the profession of clerk is reserved for women alone.

It is beyond our province to discuss the ethics of the competition with men that is thus set up, and the economic effects hereof, but none will grudge the opening out of this, another sphere, wherein woman is enable to enjoy some of the benefits attaching to the earning of an independent livelihood.

In the retailer's business, where the birth, breeding, and manners of many of those employed are not generally supposed to be of a very high order, the lady-clerk in the desk is a wholesome check upon vulgarity and anything approaching rudeness in the shop, and conversation which would tend to coarseness is kept as fitting for polite ears as the conditions will warrant. The restraining effect of a woman's presence has to be realised to be understood, nay, has to be measured by contrast to be fully appreciated. Outbursts of violent blame, recrimination, or denunciation are curtailed, and in every direction the refinement that is bound to accompany the introduction of a young woman for the first time into the business, is such that the sensitive mind in certain circumstances and conditions considers the cost as well repaid, even if the work to be done by her has to be paid for as an extra.

It is an old gibe that a woman cannot keep a secret, and yet the truth, and the experience, would seem to show that the knowledge of the inner things of the business are safe in a woman's hands, and that men are quite as willing, and even more so, to leave the vital things to them.

The writer is old enough to remember when the introduction of the lady-clerk to the fishmonger's desk was

looked upon as a startling innovation—and in some instances at least, *she* was more than startled—but her general good sense and business aptitude has changed the conditions entirely, and for some of the progress that has been made by the business in the public esteem she is undoubtedly answerable.

Neither has the business detail suffered, but rather has the carrying out of the intricacies of stock-taking and such like things been made possible, for whilst the brain of man may evolve a system of accounts and figures it needs the brain of a woman to work and carry it out.

“Let it slide” would be the decision and practice of many a man concerning some overdue accounts, some petty-fogging railway over-charge or similar annoying detail, his larger breadth of mind exercising itself at the expense of himself, or it may be of some other; not so the woman, anything short of finality and complete settlement is foreign to her nature and intentions.

Also her work can usually be considered as neater, although it must be confessed that of late years a good caligraphy has become more difficult to find. One would like to be able to prompt the directors of education in high places and to remind them that some of the fancy frillings of their system might well be displaced in favour of a few more hours spent per week in the so-called elementaries of writing and spelling.

An *ex-seventh* girl who assures you that the teacher “could not learn her any more,” and who writes, with down strokes at all angles, “Summerset” for Somerset, is a somewhat difficult proposition for any tradesman to tackle, however much the personal appearance may be in the applicant’s favour.

Even a little less typewriting would be better, for unfortunately with this latter, however imperfectly the accomplishment has been acquired, the usual idea which has been fostered proves to be this that the typist is at once equipped to act as a private secretary straight away,

and any position of less worth than this is contemned, if not openly despised.

These are the exceptions — we would that they were even fewer; however, a sufficient number of efficient remain to staff the office of the retailer and to give him that assistance which otherwise he would be compelled to do without.

CHAPTER XXVI

A WORD WITH THE ASSISTANT

His Indispensableness.

UNTIL the time when all men and women shall work for themselves, catch their own fish or go without, grow their own corn or starve, a Utopia dreamed of by many, but still far away, the assistant will remain one of the indispensable members of the business community. And their knowledge of this admitted truth has led to some very shallow thinking—but stay, the man who in yonder street makes my quiet moments purgatorial by his rasping cry of “Macker-o—Mack-row” is his own assistant and his own employer; in which it is assumed, as a result, that the assistant should call the time, impose the conditions of service, and demand such things as pleases him—or *do* them, which amounts to the same thing. The universal demand for more liberty gives colour to the rightness of the contention, whilst ignoring the equal necessity for discipline—the leading-strings of the child, the tutorings of the youth, and only later on, the tools being to him who can use them, the advancement in consequence to the honours of management and subsequent masterhood.

The Need of Right Leading and Teaching.

One listens, almost in vain, for any voice to arise, a leader from the ranks who will assert that he best doth serve himself who serveth others well; the unintended tendency of the current teaching being this, that, as the battle squadron journeying over seas must conform in speed to the lame-duck of the fleet, the ranks of organised labour

must, by the policy of all of one equalness, keep the more able man, and efficient, down to the pace and standard of development of the less able and the worst equipped.

All associations for mutual protection are to be commended, for what is wise and right for the employer cannot be wrong in the assistant, providing the assistance which unity and co-operation afford is not nullified by expecting the associationship to do all, whilst effort and endeavour are laid aside as personal armaments outworn and out of date.

The Employer of To-morrow.

The assistant of to-day is the prospective employer of to-morrow, for not in our time, if ever, will individualism be superseded and the result of personal effort give place to communistic practice, and as the watchword of this old world is progress, the fittest in youth will still bear rule in age.

In the fishmongering trade the word “assistant” is general; it does not denote one section of the staff but connotes all, from the just-fledged errand-boy upwards until the manager is reached, and he, in the majority of cases, *assists* the employer by doing those things which ease the master’s brain and make it possible for him to attend to developments and extension of trade, instead of being confined wholly to the buying and selling of bloaters, and such things, as may with confidence be appropriately delegated to another. The assistant is, therefore, the feet and fingers of the business, working at the behest of the employer, but directing his own movements at the guidance of the brain.

“Hands.”

There has rightly been an amount of cavilling that human beings should be called *hands*, as though the employees were mere machines, so many of them engaged in the factory, automatons entirely, except that the pay-roll exists for the end of the week. The truth is, that although the work may be largely automatic, and the more it is so the greater the

deadening effect upon the servant, yet, if brain and mind remain in use, the term is all untrue, and more, is a very unfair one to be applied to a body of men or women, and the writer would welcome the spread of the innovation that removes the implied stricture entirely, or at least qualifies it.

Aptness of Hand and Brain.

“Whose wit is in his fingers,” was said of our German cousins some four centuries ago, and history has not belied the truth of the saying. The six words might well be chosen as fitting the need of the fishmonger’s assistant, who is seeking to advance himself in his work, and therefore in his status in life. If wit is in the brain it will ooze out at the finger tips; indeed, only so can it be actually useful. The task may be the simple one of cutting up paper for use upon the counter; the assistant takes on the new job, but should not be slow in discovering that there are many ways of performing this simple task. The writer does not pretend to tell *how* it is to be done, there are so many papers of so many sizes, with such an infinite number of textures, that it would be waste of time to even hint at the process, but the principle is the same, and this he wishes to emphasise, and further, that the greatest development of the wit is in deciding which of them is the best of all.

The Economy of Goods and Time.

This will naturally result in two things, first, the economical handling of the article itself, and second, in the economy of time by reason of the perfection of method or plan. It is here that the thoughtful assistant will part company with the idea, and the men who advocate it, that only so much work should be rendered for so much pay, and that the task which has always been looked upon as sufficient employment for an hour of time should never be done in less, the equivalent of saying that however much you may be

able to improve a machine, and therefore its work, the human being is to remain always in the groove in which we find it.

The speeding-up process, when undertaken by the man himself, and on his own behalf, is no more exhausting and fatiguing than the slower methods, in fact, is often the less trying because the absorption of the brain renders the task itself less wearisome. A homely illustration of this is seen in the work of the gardener. One can seize a weed with the right hand, and then another, but the man to whom time is of moment simultaneously grasps one with each hand, or in planting peas drops one with the right and one with the left together and not alternately; in each case the work is done in something like half the time, and without any greater lag or fatigue. Instinctively one weed and one pea only is handled, but the wit suggests, Why not two? and the wit working out through the fingers re-echoes Why not? and straightway proves it possible.

Observation as the Open Sesame of Knowledge.

We learn by observation, for, as an old Latin writer declares, observation, not old age, brings wisdom; there is much to be learned by listening, but eye-gate is quite as important an entrance for knowledge as ear-gate, and its lessons are more lasting.

The Work of the Man above.

The man above us, how does he do his work? The arousing of the critical faculty is a hopeful sign, and the ability to take note of the work and how it is accomplished is a further step in the right direction. *How* does he do his work? Seeing that what man has done man can do, it is safe to say that observation will ensure the acquirement of the knowledge, and that practice will turn the knowledge into acquirement, the aptness of the hand following the clearness of the eye and sight. But this will not, satisfy the man of aspiring mould; to do as well is good,

but the man who is worth his salt will seek to do better. An understudy in name, he may be, but only because he is studying *under* his superior. Complete satisfaction only comes with being equal, and then, if it be possible, to bear the palm, so far as the execution of the work committed to us is concerned.

The wise man is his own best assistant, says Sir Walter Scott, but as women and princes must trust somebody, so with the tradesman; and the assistant also realising the truth of both sayings may apply them to himself, satisfied that none can render him greater assistance than that which he is able to render to himself, and in the doing of it trust himself for all that is worth having or acquiring.

Some Estimates of Character.

From Elbert Hubbard's sketch of Philip D. Armour the writer extracts the following summary of men and character made by that acute judge of human nature.

"Here, Robbins, get off this telegram, and remember that if the rolling stone gathers no moss, it at least acquires a bit of polish.

"Say, Urion, if you make a success as my lawyer you have got to get into the rings of Orion—be there yourself, the same as the man that's to be hung. You can't send a substitute.

"Use your head, young man—use your sky piece.

"I make mistakes—but I do not respond to encores.

"Thinks more of clothes than of books—gets fifteen a week, and is worth ten.

"Late hours—booze—too smart—will be old at forty.

"Good boy—not too much top-head. He is going somewhere on an errand—wish he would come to me for a job—he doesn't know too much.

"He's needlessly sensitive and foolishly good—he'll have to be coddled or he'll get a sour spot in his soul, and imagine you have it in for him.

“Good man, educated and all that, but too much daylight under the saddle girth. Put him in the business bull-ring, and he’d spend most of his time figuring how to get out of work.

“He’s a racehorse, and can do everything but go fast.

“I hired him because he was gawky, and could never bank either on his grace or good looks. If he ever succeeded, I knew it would have to be by plain hard work, and I made no mistake.

“To earn one’s living is just as necessary a part of education as to learn Latin.

“‘Keep at it and do not be discouraged.’ ‘I’m not worrying,’ was the reply. ‘You and I were both born in log-houses, which puts us straight in line for the Presidency.’ ‘Right you are,’ said Armour, ‘for a log-house is built on the earth and not in the clouds.’”

With this reminder the writer brings to a close a chapter that he would fain believe is able to mould the future of the young men who shall read it, not the least valuable of all that has been said being this—the house is built from the foundation up.

CHAPTER XXVII

"TO-MORROW IS MARKET-DAY"

An Experience of Actual Business Life.

THE provincial trader who is so fortunately circumstanced that once a week, or once in a fortnight, he is able to say, "TO-MORROW IS MARKET-DAY," has the satisfaction of knowing that, contrasted with his less-favoured brother traders, he has the benefit of having two Saturdays in one week to their one.

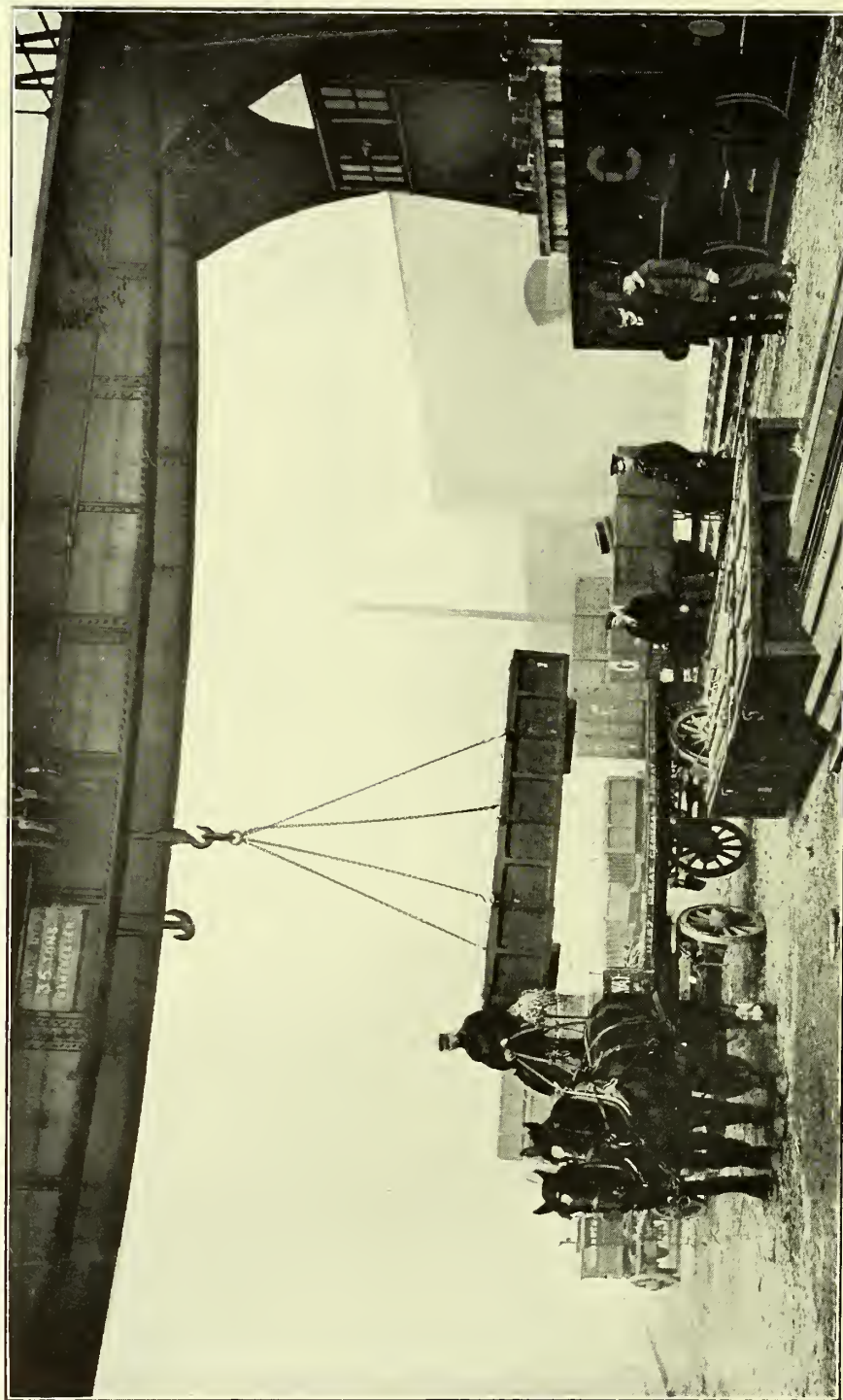
It may be true that this benefit is discounted by a slow trade on the following day and a quiet trade on the preceding day, but these are not the necessary accompaniments of the especial shopping day of the week, although often occurring.

Business, like life, is just what we make it, and also, like life, has a knack of using us as we use it; we play upon its strings half-heartedly, and erratic tones result; we concentrate our faculties, and the soul of the music flows.

Market-day is Bargain-day.

The market-day demands especial treatment, and if it receives it at our hands, the trade responds, moulded at our will as clay by the potter. The ordinary run of customer is not slow at grasping the fact that the bargain-day is market-day, the day when the greatest variety is shown and the widest choice is enjoyed.

The tradesman in the country, even when he has not behind him the market-day for stock, or corn, would be well advised were he to set apart some day in which the ordinary customer could feel that there was a possibility of



UNLOADING IN LONDON SPECIAL TANKS WITH FISH.

[Photo., *Topical Press*.

purchasing something more than the plaice, sole, whiting, dab, of the daily slab.

Our knowledge of human nature assures us of the fact that many are found visiting and spending their money in the larger towns, and London, not because the goods they purchase are better, or cheaper, or are in any way different from those offered at home, but that the choice is greater.

Narrow the varieties down and the customer buys under compulsion only, and with something of resentment that they must take what is offered or go without. Realising this foible, if such it be, let us rehearse the doings of a day in which the trader sets out to counter these human tendencies and to keep the money in his own town, nay, more, to create a trade, which is, after all, the only successful form of business building.

Preparing for Market-day.

The morning's post invariably brings some quotations, especially if the trader is of that alert mind which is always seeking after the betterment of his business; between him and the wholesale man or the importer there is a bond existing, either scarcely knowing why, a fellowship in which each feels himself the complement of the other and instinctively lives up to it.

There are quotations for salmon from three different centres, but none from London. A little reflection suggests that if these sending districts have suddenly found it necessary to drop their figures London may possibly be affected also; the telephone is called in aid and soon we are discussing prices with the man in town fortified with the knowledge beforehand of what it is possible to buy elsewhere. London is able to "fit us up," as we say; the pressure of supplies from all sources has been too great for the market to stand against the trade, and we are able to buy at an advantage.

Knowledge is power, here as elsewhere, and thus it happens that the slab upon the morrow will be bright with

the king of fishes, and that no one, not even in London, will be able to sell the fish at less money than we can, and will.

Need for Actual Knowledge of each Port.

A close acquaintance with the fishing ports is desirable for every fishmonger, more especially if he is in business outside of London; in touch with Milford Haven, for instance, he knows that it is the premier port and market for hake, the fish that is perhaps better known by the title of rock-salmon.

During the three months of May, June, July, he knows that from Milford he can supply the wants of his customers to the best advantage, and whilst salmon will appeal to those monarchs of the market, the dealers, auctioneers, and the gentlemen farmers, there is a wider class ranging from the tenant farmer down to the drover who must be content with the rock-salmon, and if it can come to them at the popular price of 4d. per lb. there is a bigger trade to be done than is possible with the higher priced article.

These may be the two central features of the market-day display, but the life that is apparent in the business on this account will lead the casual customer to wonder when passing whether such a thing as a John Dory, or a bream, a red mullet, or a gurnet, is to be bought or not.

Placing the Orders.

For this eventuality the trader is prepared; he has asked his sender to find him a mixed lot if possible, and when it arrives it may prove to be a very mixed lot indeed. But this matters not—in fact it is better so; the showing of the fish declares to all who see it that the fishmonger is a progressive man, that he does not live his business life in a rut, and is not satisfied with a narrow groove wherein to exist.

His sender at one port has also had an intimation that if there is a small dish of mixed prime, butts and brills, to

be bought reasonable he can do with it, and the sender is glad of the opportunity, for without an outlet he may refuse to buy that which it is profitable for both to handle.

Soles and slips have to be catered for; probably these will be ordered along with whittings, haddock, plaice, and dabs, after all the morning wire - quotations have arrived, the essence of ordering being that for the bulk of goods the buyer—that is, the retailer—shall know beforehand what he has to pay, for buying the goods is one thing, selling is quite another, and without this knowledge nothing can be done until the goods arrive, accompanied by the invoice.

Always a Day Ahead.

The provincial fishmonger must think at least one day ahead of things, he must hold all the cards in his hands over night if he would satisfactorily play the game and win upon the morrow.

The setting in motion of the machinery is the business of to-day, and this is complex or simple according as to whether the avenues along which trade is sought are many or few.

By post, or mail, is probably the principal medium by which prospective trade can be reached, and every well-conducted business has knowledge of the customers, and their addresses, with whom it is a usual thing to come to market to buy as well as to sell.

Notifying Prospective Customers.

A post-card is possibly the readiest means of acquainting them with the information and news about your goods, which it is your purpose to set before them. Salmon, rock-salmon, dory, turbot, and so on, these having the prices attached, give the buyer the suggestion as to what he should purchase, and, better still, give the cue as to what is best to buy “for the little dinner to a party of London friends,” that is to be given at the end of the week.

Creatures of chance we all await, or avail ourselves, and

are swayed by the things that turn up, and the strength of the position on market mornings is, that the customer makes a bee-line straight for the shop, and without waiting or parley asks for the goods that are wanted, the goods of whose existence a timely intimation had made them aware.

The same duplicator - stencil, or typed impression, is able to print off many hundreds of copies, and these can take the form of leaflets for distribution by hand in the town and neighbourhood, and will form a strong second line of offence, carrying the war, as it were, into the enemy's country, except that the trader *is* ill-advised to look upon any, whether prospective customers or present competitors, as otherwise than friends.

If there is a daily paper circulating in the district the doings and intentions of this one day in the week should be hammered home by its aid, the underlying idea of the mid-week activity being this, the market brings into the town a number of people on other business intent, I, too, must have a fair share of their trade.

To cover all the ground, quickly, efficiently, and well is the ideal, and this being done according to the circumstances in which each business finds itself is to make the market-day what it should be, and what we have described it as being, the second Saturday of the week.

The Need for Exertion in the Future.

Just a word to the man who is satisfied, who feels there is no need for exertion, that the flow of trade will continue as it always has done.

Signs are not wanting that the market-days of the country have passed their zenith, that the gathering of men together every week for the discursive discussion of agricultural and other topics will in the near future cease to be a feature of country life; already the newspapers, the wires, and the telephone, have supplanted the mouth to ear methods of the past, and destroyed the principal reason for the congregating of many men to the market town.

For a considerable while longer the buying and selling will necessitate the market as an institution, but as smaller markets spring up, and the number of these in later years has been great, the farmer will dispose of his produce nearer home and the loss of time and consequent loss of oversight of all that is going on at the farmstead will be avoided; items in themselves that will more than counterbalance an occasional sale at a lower figure than the regulation, and older established, market would have given him. Thus it behoves the trader to more zealously than ever cultivate a trade amongst all the extra folk who on market-day make of that an excuse to come to town.

The Carriers.

The carriers are deserving of a thought and some consideration. They are the men who make life in the countryside remote from railways bearable, the messengers between the isolated folk and civilisation. It is well, then, to let them feel that the shop they should come to is yours, for often it happens they have a free hand to spend their client's money where they will. Civility they will receive as a matter of course, but the main thing is time, is to have the order put up ready, and waiting, so that as they call *en route* for the home journey they may pass from the shop without more than a halt; this will ensure, more than anything else, that a fair share of the custom which they can bring will come your way, and an occasional copper or two, judiciously bestowed, will invariably prove an improver, if not a promoter of good-will.

The strings of trade for the market-day are many; the writer has not touched them all, for they vary as the towns themselves, but sufficient has been said to stimulate the trader's thoughts and to induce him to the greatest amount of activity for the good of his business.

CHAPTER XXVIII

FAILURE, CONSCIOUS AND UNCONSCIOUS

THE subject of success is such an exhilarating one that it never wants for exponents; all business literature concentrates upon it, and rightly so, it being realised that in as far as the mind is habituated to exercising itself upon this, the positive side, that the greatest ensurance has been taken against falling into the pitfalls of the negative, the losing or failing, side of life.

Nevertheless, it is well that occasionally failure should be reviewed, and its aspect upon and towards life considered, for not all men are the success they deem themselves to be, and the right estimate of the man from his own standpoint is a valuable one, especially if the view-point can be adjusted from another's observation.

An unconscious failure in life is the man who is always blaming others, and unfortunately his name is "Legion."

For every dull day's trading, there is an excuse. The haddocks hang-fire upon the slab. Well, how could you expect it otherwise? There was a theatre-train to London last night!

The Saturday's trading has been dull, and the stock of perishables on hand is too great for the time of year, too great for *any* time of the year. A blessed nuisance, says he, but the circus has been in the town all the week and the ready-money has all gone away to them, and will be taken away by them.

The concert, the football match, amongst incidentals, and the picture-palace as an institution, these are always

the theme of the excuses, varied by blaming the weather from above, or the mud from below.

The Illogical Failure.

That the man next door is doing well, visibly prospering and increasing his trade is nothing—does not count; he, the unconscious failure, is able to prove—by a logic peculiarly his own—that the incidents and happenings of life that tell against him, tell also in the other man's favour.

Length and continuity of business life are to his own disadvantage; whilst the fact that another man's shop was empty when he took it, that the trade that had been there had drifted to the four winds for the time being, was the reason that he had been able to gather a business together second to none in the town.

Consciously he is not a failure, by no manner of means; in belief he can, and with words he does, run every man's business, say how it should be carried on, and declare its weak points to all who will listen, and of these he wants not a few whilst inducements to listen are forthcoming; the only drawback to it all, from the landlord's point of view, is that his rent is always slow in arriving.

A fancy picture? By no means, neither is it meant to entertain; it has its counterpart too often in real life to be a subject for romance, and is too serious a symptom to suffer being turned into jest.

Having found fault

“With a queer critter thet can't seem to 'gree
Along o' me like most folks,—Mister Me.”

Lowell proceeds:—

“Et sech times I jes' slip out o' sight
An' take it out in a fair stan'-up fight
With the one cuss I can't lay on the shelf
The crook'dest stick in all the heap,—Myself.”

He could hold the mirror to himself, and face himself with facts that would not be gainsaid; could realise that

in these things what was his business was none of other people's, and to this knowledge we owe the wealth of teaching that his writings disclose.

He might be a failure, but it should never be said that he was so unconsciously, and, providing against the possibility, we account him amongst the successful ones of life.

The Pathetic Failure.

The unconscious failure can be a pathetic figure to contemplate: the business is slipping away—patent to all—but he is blissfully unconscious, the old ways, the old manners and customs, are maintained, loyalty is observed to senders, themselves more obsolete than he is, and believing, because a few of the old-standard customers stand by him, their ranks sadly thinned by death and removals, that he occupies the position that was his of old.

Alas for him the generation knowing not Joseph has come upon the scene clamouring for houseroom, and is elbowing its predecessor out of doors.

Our pity is roused for such, but we would rather it were not required, and in the hope that the need of it may be averted we sketch thus, in sympathy, the unconscious failure in business life.

The Foolish Failure.

But the conscious failure, what of him?

“If wishes would prevail with me
My purpose should not fail with me”

might well be the purport of his speech; his wishes are beyond all conception, but these are the sum of his exploits.

He is the foolish man in business, but is not a fool, nevertheless, neither would you count him knave.

It may be that a momentary prosperity had smoothed his pathway and strewed it with roses; one of those accessions of luck for which men wait so long, and so wearily, but that in point of fact rarely come unbidden, or unsought. The

“roaring trade” passed on, he did not hold it; the halcyon days flew by, he did not stay them. Elated with success he misinterpreted the proverb that “Now’s the only bird lays eggs of gold,” and in his foolishness cried a fig for the future, and now he stands, a failure, conscious, if not self-confessed.

His temperament is, as it need be, light as air; he walks supremely indifferent of to-morrows, and is careless of what may happen then to himself or those dependent upon him.

“After us the deluge” is his unformulated creed, with this difference, that he does not seek to stave it off till then, so that it becomes true that the deluge is out after him and mostly lays him by the heel.

And were he the only sufferer it would not matter vastly, but fate too often ordains that the deserving bring down with them, and bury in the ruins, the helpless and the innocent, for whom nothing remains except the ashes and the dust; few of the pleasures were theirs, but all of the misery is, and thus for them has life its compensations—of a sort.

The conscious failure is the old world fool in an up-to-date guise. The motley oft cloaked a nimble wit, and a shrewd head of wisdom oft lurked beneath the cap and bells, but nothing short of braying with mortar and pestle will beat reason and sense into the head—but it may be he will read this chapter of the “Practical Fishmonger,” and the sight of his mirrored self-will effect more than words or even blows could accomplish.

CHAPTER XXIX

CULTIVATE YOUR OWN GARDEN

READERS of Voltaire's "Candide" will remember the conclusion of that romance. Written to run a tilt against the optimism that declared all was for the best in the best of all possible worlds—an optimism which is the most hopeless fatalism—it winds up with the visit to the honest Mussulman upon his twenty-acre lot, replete, as it was, with all the pleasures of living, candied peel of citrons, oranges, lemons, pistachio nuts, and Mocha coffee unadulterated with the bad coffee of Batavia or the American islands. "I and my children cultivate them; and our labours preserve us from the three great evils—weariness, vice, and want."

The reasoning of Pangloss about causes and effects, the best of all possible worlds, the origin of evil, the nature of the soul, these are all brushed aside with the wise decision "Let us cultivate *our* garden."

The Solvent of Work.

The age of Voltaire has passed, the days of Carlyle—whose happiest inspirations and most violent imprecations were on the same subject—are over, and in this twentieth century we are apt to forget in the continuous and ever-growing demand for leisure *plus* pleasure, that the only solvent for the woes of weariness, vice, and want, is still work.

Without work there cannot be cultivation except of weeds, true alike of the mental and physical form of man.

Out of the former comes the breath of knowledge that makes us kin with the world of great minds, out of the latter all that makes for physique and prosperity.

Cultivation is labour. The old mythologists brought their heroes down to earth ready armed for the fray ; in that, perhaps, there was something of design, their favourite had but to have given him beforehand the superior arm, or skill, and the combat was his, and nature does equip one man as more able in some directions than his fellow, but now, or then, it is always so that what is worth having in attainment must be striven for.

The fishmonger is neither born nor bred, nor does he simply happen ; he is the result and product of labour that is more than severe ; of a training that is Spartan, too, when in winter months the ice and water and fish are all of one temperature, or thereabouts.

He must bide also the effect of all weathers ; one remove only from the open air, with winds and all the vagaries of climate to try his stamina and pluck, not with any disastrous effect from a health point of view, but rather the reverse ; his days of illness are not as many as are those of his trading brethren in the closed-in, bottled-up shops, where draughts are rampant, and penetrative.

The cycle of a year proves the lad's, the man's sticking powers, and presages the opinion that he will not be afraid of the labour necessary for the cultivating of his knowledge of the business.

The Virtues of Labour.

His own knowledge is from his own labour, the artist of the knife must forge his way to that position as slowly, as surely as does the artist of the pencil or the brush.

It is even easier, perhaps, to line a curve with the pencil than it is with the cutting edge of a knife to give a graceful finish to the outer fins of the turbot or brill, to turn it out so that it does not carry the appearance of having had a rat turned loose as the nipper of its ragged edgings.

The filleted plaice needs skill if it is to be other than a mangled mass, with more of the fish upon the bone than is in the fillet itself.

The uncultivated assistant will hack the head of the fish off at right angles, finish the filleting in irregular indentings, so that the piece of fish will appear as though it came from a much smaller plaice than the customer had bought, which must surely result in great and grave dissatisfaction.

This is the spade work, and only by engaging in it with whole-hearted assurance is it possible to accomplish anything worthy of the name of success.

Our own Territory First.

Let us cultivate our garden; perhaps too much time is given to other territories than our own, to the belittling of results on our own behalf.

Here is a man who has left his own business, and yet is always on the ramp to procure subscriptions to the amusement fund of the town, is always soliciting help for the people's palace, putting more time into his pet scheme or idea than would suffice to run his business, earning a competence for himself, a provision for his family, and possibly able to endow the amusements committee with all that was required.

Laudable endeavour and ambition, entirely so, but his own garden, what of that?—neglected, ruinous, and in weeds, but at least the saving grace of work was not absent, simply misapplied.

The ideal of all culture is that of making two wheat-ears grow where only one aforetime reared its head, or, to state the case in its commercial form, to earn two sovereigns instead of one. Unfortunately, many will subscribe to the first statement as a matter of sentiment, who would refuse the second, the economic aspect, as being too sordid; but the logic is irrefutable and praiseworthy, providing that in the tilling of the commercial soil there has been diligence in digging, and not the sweating of slavery to produce the results.

Scotch the Waste.

How shall we procure this desirable result? By scotching the waste item.

“I have not wasted anything for years, not even a shrimp,” said a successful fishmonger, but he paid the price; he would stay behind when the shop was closed and pick every shrimp and salt it down to be used up as “picked shrimps for sauce” next day.

He knew his goods to the last scale, and when the stock—always reduced to the slenderest proportions—was being iced away at night, he himself handled each item and mentally settled where it should go, and how it should be used up on the morrow.

Irksome tasks perhaps these to be self-inflicted thus, but always a harvest was being reaped from his savings of waste that were as an additional profit compared with the careless methods of others in the trade, and that he retired from a comparatively small business at the early age of forty was evidence of his shrewdness and capability.

Perhaps it is not always sufficiently realised that only one rent, one rate, one gas bill has to be paid whatever the trade that is done; that it is only the item on the wages list that has to be troubled about, and not always that, when extra business is secured and that this being so it must be worth while making an effort, must be worth while calling in the advertising man, if necessary, as an aid in getting out after new customers above and beyond the ordinary and normal accretion that all well-conducted shops experience.

CHAPTER XXX

STARTING AFRESH

IF our young men miscarry in their first enterprises, they lose all heart; if the young merchant fails, men say he is *ruined*. An estimate that, of man and men, which reveals the writer's grasp of his subject and knowledge of humanity.

There is a class of men who have done naught else but fail, who could, as has been said, write books upon "Why young men fail," and make successes of them; failing being the only one subject on which they were intensely practical; on which, if the estimate be true, we may reflect, that for all failures there is the possibility of success.

And that in essence is the purport of this chapter.

That experience is a hard school, and that fools will learn in no other, is a frank truth that cannot be gainsaid, and by all the rules of the business game, a man is permitted to be a fool once, although it is rare that failing is the result of *one* fooling.

But given the *having failed*, is a man thereby debarred from striving yet again? Is it any reason why he should quit straightway, and be found road-making in Australia as his next employment?

The discredit is not in failing, but in the inability to lift the head and to try again.

The Difficulty in beginning Afresh.

It is, perhaps, more difficult to make a new beginning, for employers are oft chary at engaging a man who has

failed on his own account. "If he could not do any good for himself, he cannot do any good for me," is a reflection that has sense behind it, but, like most generalities, should be qualified; and this can only be done by seeking the knowledge that governed the conditions of the failure.

The past is always behind one, then why let it govern to-day?

The ignorance of yesterday excused all, but it must not dictate to to-morrow.

The way of the debtor is hard, but the way of the creditor and his family is harder; apart from this let no man think that because the law has excused him of his debts, has whitewashed the slate for him, that his obligations are all nullified, for, juggle with cash as one will, only cash can pay cash debts.

Stiffening the Moral Backbone.

And without a doubt, the moral backbone of a man would be stiffened into usefulness, for himself and others, did he consider that the first charge upon him, and his efforts, beyond bare living, was to square up the back accounts.

Without moralising, it would be safe to say, that the reason so few men rise from their fall, is because their energy, and therefore their usefulness, is curtailed by the invertebrate condition set up, resulting from the knowledge that they are thus easily quit of just debt, solvent by courtesy, free without effort.

To retrace one's steps is not possible, neither should it be; but, with wisdom gained from stumbling, the future steps should be steady, certain, and sure.

As a master, the need of a prompt beginning of the day's work was clearly realised; the late master, becoming servant for another, will not have laggard steps that require quickening, will not need urging to be in his place when time declares the moment to begin.

As master-man he will have known how detrimental

were the perversities of the employee, how damaging to his profits the carelessness concerning an odd ounce of weight, or the uncleaned, uncared-for fish.

In his new station, he will be a man for the master, and supply, without question, what he knows—none better—the full value of, carefulness and promptitude.

There has not been any loss of self-respect, and so the face and eye is fronting the daylight, and the man is emerging all the while into that condition and state in which his power, fortified by failing, will make itself felt again.

But the climbing of the ladder will be slow, perhaps painfully so; from master to man is not a transition without irk, but the value and support ungrudgingly given, without a thought of shirk, will make for good relationship, for nothing cements business friendships like the common bond of work.

The weak places will be strengthened by contact with a stronger nature, and the grip upon realities by the man from *down under* will be such that, out of the maelstrom he will haul himself, hand over hand, until he treads the deck of a vessel, safer, sounder far, because as skipper he is able to steer clear of the rocks that wrecked him before.

Start afresh! by all means, for only in that way is true success obtained for the man who has been down.



